

<i>SERFF Tracking Number:</i>	<i>LFCR-125985509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Massachusetts Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41332</i>
<i>Company Tracking Number:</i>	<i>LTC50006 10/08</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>MM500-P-AR et al.</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al.

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-125985509

SERFF Status: Closed

Co Tr Num: LTC50006 10/08

Co Status:

Author: Smith Darlene

Date Submitted: 01/14/2009

State: ArkansasLH

State Tr Num: 41332

State Status: Filed-Closed

Reviewer(s): Marie Bennett

Disposition Date: 01/30/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/30/2009

State Status Changed: 01/30/2009

Corresponding Filing Tracking Number:

Filing Description:

LONG TERM CARE ADVERTISING

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Michael Lewis, Senior Compliance Analyst - michael.lewis@lifecareassurance.com

Advertising

SERFF Tracking Number: LFCR-125985509 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
Company Tracking Number: LTC50006 10/08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

P.O. Box 4243 (818) 867-2380 [Phone]
Woodland Hills, CA 91365-4243 (818) 867-2508[FAX]

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
Long Term Care Administrative Office Group Code: 435 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850

SERFF Tracking Number: LFCR-125985509 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
Company Tracking Number: LTC50006 10/08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$25.00 per form x 10 forms = \$250.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$250.00	01/14/2009	25024004

SERFF Tracking Number: LFCR-125985509 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332

Company Tracking Number: LTC50006 10/08

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: MM500-P-AR et al.

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/30/2009	01/30/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	01/15/2009	01/15/2009	Smith Darlene	01/27/2009	01/27/2009
Industry						
Response						

SERFF Tracking Number: *LFCR-125985509* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:* *41332*
Company Tracking Number: *LTC50006 10/08*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *MM500-P-AR et al.*
Project Name/Number: */*

Disposition

Disposition Date: 01/30/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form (revised)	General Audience Long PowerPoint		Yes
Form	General Audience Long PowerPoint	Replaced	Yes
Form (revised)	Scripts Notes LTC50006		Yes
Form	Scripts Notes LTC50006	Replaced	Yes
Form (revised)	General Audience Short PowerPoint		Yes
Form	General Audience Short PowerPoint	Replaced	Yes
Form (revised)	Script Notes LTC50101		Yes
Form	Script Notes LTC50101	Replaced	Yes
Form (revised)	Women Long PowerPoint		Yes
Form	Women Long PowerPoint	Replaced	Yes
Form (revised)	Script Notes LTC50201		Yes
Form	Script Notes LTC50201	Replaced	Yes
Form (revised)	Multi Life PowerPoint		Yes
Form	Multi Life PowerPoint	Replaced	Yes
Form (revised)	Script Notes LTC50401		Yes
Form	Script Notes LTC50401	Replaced	Yes
Form (revised)	Centers of Influence PowerPoint		Yes
Form	Centers of Influence PowerPoint	Replaced	Yes
Form (revised)	Script Notes LTC50501		Yes
Form	Script Notes LTC50501	Replaced	Yes
Form	Small Business Owner PowerPoint		Yes
Form	Script Notes for LTC50301		Yes

SERFF Tracking Number: LFCR-125985509 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
Company Tracking Number: LTC50006 10/08
TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/15/2009
Submitted Date 01/15/2009
Respond By Date 02/13/2009

Dear Michael Lewis,

This will acknowledge receipt of the captioned filing.

Objection 1

- General Audience Long PowerPoint (Form)

Comment: Page entitled "What is the Cost of Long Term Care" - Should not the second block on left side of page read "\$6,100+/Month?"

Objection 2

- Centers of Influence PowerPoint (Form)

Comment: "What is Cost of Long Term Care" - Second block on left - should it not read \$6,100+/month?

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/27/2009
Submitted Date 01/27/2009

Dear Marie Bennett,

Comments:

Response 1

Comments: Dear Ms. Bennett,

We are updating all of the forms in this filing. These updates will address the issue you stated with forms LTC50006 and LTC50501.

SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

Please note that we are also adding another PowerPoint to this filing, LTC50301, the Small Business Owner PowerPoint.

Please let me know if you have any questions.

Sincerely,

Michael Lewis

Related Objection 1

Applies To:
 - General Audience Long PowerPoint (Form)
 Comment:
 Page entitled "What is the Cost of Long Term Care" - Should not the second block on left side of page read "\$6,100+/-Month?

Related Objection 2

Applies To:
 - Centers of Influence PowerPoint (Form)
 Comment:
 "What is Cost of Long Term Care" - Second block on left - should it not read \$6,100+/-month?

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
General Audience Long PowerPoint	LTC50006		Advertising	Initial		0	LTC50006 General Audience Long final

SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

11-6-08.pdf

Previous Version

General Audience Long LTC50006 Advertising Initial 0 LTC50006
 PowerPoint GenAudie

nce Long submitted 10-8-08.pdf

Scripts Notes LTC50006 Advertising Initial 0 LTC50006
 LTC50006 -script -Script.pdf

Previous Version

Scripts Notes LTC50006 Advertising Initial 0 LTC50006
 LTC50006 -script Script Notes 10-8-08.pdf

General Audience LTC50101 Advertising Initial 0 LTC50101
 Short PowerPoint General Audience Short final 11-6-08.pdf

Previous Version

General Audience LTC50101 Advertising Initial 0 LTC50101
 Short PowerPoint GenAudie nce Short submitted 10-8-08.pdf

Script Notes LTC50101 LTC50101 Advertising Initial 0 LTC50101
 -script -Script.pdf

Previous Version

Script Notes LTC50101 LTC50101 Advertising Initial 0 LTC50101
 -script Script Notes 10-

SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

8-08.pdf
 Women Long LTC50201 Advertising Initial 0 LTC50201
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 08.pdf

Previous Version

Women Long LTC50201 Advertising Initial 0 LTC50201
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 08.pdf

Script Notes LTC50201 LTC50201 Advertising Initial 0 LTC50201
 -script -Script.pdf

Previous Version

Script Notes LTC50201 LTC50201 Advertising Initial 0 LTC50201
 -script Script
 Notes 10-
 8-08.pdf

Multi Life PowerPoint LTC50401 Advertising Initial 0 LTC50401
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Previous Version

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Script Notes LTC50401 LTC50401 Advertising Initial 0 LTC50401
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Script Notes LTC50401 LTC50401 Advertising Initial 0 LTC50401
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SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

					Notes 10-8-08.pdf
Centers of Influence PowerPoint	LTC50501	Advertising	Initial	0	LTC50501 Centers of Influence final 9-19-08.pdf
Previous Version					
Centers of Influence PowerPoint	LTC50501	Advertising	Initial	0	LTC50501 Centers of Influence submitted 10-8-08.pdf
Script Notes LTC50501 -script	LTC50501	Advertising	Initial	0	LTC50501 -Script.pdf
Previous Version					
Script Notes LTC50501 -script	LTC50501	Advertising	Initial	0	LTC50501 Script Notes 10-8-08.pdf
Small Business Owner PowerPoint	LTC50301	Advertising	Initial		LTC50301 Small Bus Owner final 10-31-08.pdf
Script Notes for LTC50301 -script	LTC50301	Advertising	Initial		LTC50301 -Script.pdf

SERFF Tracking Number: *LFCR-125985509* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:* *41332*
Company Tracking Number: *LTC50006 10/08*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *MM500-P-AR et al.*
Project Name/Number: /

No Rate/Rule Schedule items changed.

Sincerely,
Smith Darlene

SERFF Tracking Number: LFCR-125985509 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332

Company Tracking Number: LTC50006 10/08

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MM500-P-AR et al.

Project Name/Number: /

Form Schedule

Lead Form Number: LTC50006

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC50006	Advertising	General Audience Long PowerPoint	Initial		0	LTC50006 General Audience Long final 11-6-08.pdf
	LTC50006-script	Advertising	Scripts Notes LTC50006	Initial		0	LTC50006-Script.pdf
	LTC50101	Advertising	General Audience Short PowerPoint	Initial		0	LTC50101 General Audience Short final 11-6-08.pdf
	LTC50101-script	Advertising	Script Notes LTC50101	Initial		0	LTC50101-Script.pdf
	LTC50201	Advertising	Women Long PowerPoint	Initial		0	LTC50201 Women Long final 9-19-08.pdf
	LTC50201-script	Advertising	Script Notes LTC50201	Initial		0	LTC50201-Script.pdf
	LTC50401	Advertising	Multi Life PowerPoint	Initial		0	LTC50401 Multi-Life Employer final 9-19-08.pdf
	LTC50401-script	Advertising	Script Notes LTC50401	Initial		0	LTC50401-Script.pdf
	LTC50501	Advertising	Centers of Influence PowerPoint	Initial		0	LTC50501 Centers of Influence final 9-19-08.pdf
	LTC50501-script	Advertising	Script Notes LTC50501	Initial		0	LTC50501-Script.pdf

SERFF Tracking Number:	LFCR-125985509	State:	Arkansas
Filing Company:	Massachusetts Mutual Life Insurance Company	State Tracking Number:	41332
Company Tracking Number:	LTC50006 10/08		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	MM500-P-AR et al.		
Project Name/Number:	/		

LTC50301 Advertising Small Business Owner PowerPoint	Initial	LTC50301 Small Bus Owner final 10-31-08.pdf
LTC50301- Advertising Script Notes for script LTC50301	Initial	LTC50301- Script.pdf

Understanding Long Term Care

We'll help you get there.



Solutions for
Individuals

| insure | invest | retire |



We'll help you get there.™

LTC50006

The purpose of this material is the solicitation of insurance.

Securities offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield, MA 01111.

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

CRN201009-110687

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Massachusetts Mutual Life Insurance Company ("MassMutual"), its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.



We Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Someone aged 65 today is expected to live to an average of 83.7 years of age.*
- Living a long life may increase the likelihood that you will need long term care.

* "Health, United States, 2006 with Chartbook on Trends in the Health of Americans." U.S. Department of Health and Human Services. September 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



What is the Impact of Long Term Care?

The need for long term care can impact you:

- As a caregiver
- As someone who needs care



As A Caregiver

- Many caregivers fulfill multiple roles.
- The great majority of caregivers (83%) are helping relatives.¹
- The average age of caregivers 50+ is 75 years old.¹
- Two-thirds of caregivers are women.²

1. Caregiving in the U.S. (2004). National Alliance for Caregiving and AARP, funded by the MetLife Foundation.

2. A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

Meet Allen and Lynda Striepe

Several months after acquiring their long term care insurance policy, Allen started to forget things. Soon, he was diagnosed with Alzheimer's disease. He needed a home health aide to



assist him so that Lynda could continue to teach. Allen's comprehensive long term care insurance policy, paid for the home care and later, when his condition worsened, covered his stays in an assisted living facility and a nursing home.

As Someone Who Needs Long Term Care

- About 10 million Americans age 65 and older now depend on long term care services, and that number is expected to double by 2040.¹
- An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.²

1. "Report Projects Future Need for Long-Term Care, Effects on Family and Public Policy." The Urban Institute. 5/7/07.

2. Council of Economic Advisors. *Economic Report of the President*. Washington, DC: U.S. Government Printing Office. February 2007.

Meet Barry Shore

Barry, a 55-year-old real estate executive, was enjoying a normal life when a rare neurological disorder struck suddenly, causing him to lose all movement in his body. Throughout his ordeal, money is one thing Barry and his family haven't worried about thanks to smart insurance planning. Disability insurance benefits have replaced more than half of Barry's income. And his comprehensive long term care insurance policy has provided more than enough benefits to help pay for in-home care as well as physical, occupational, and water therapy.



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$77,380/year
\$6,448/month
\$212/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
\$59,520/year
\$4960/month
\$160/day
\$20/hour

Source: MetLife Mature Market Institute, The MetLife Market Survey of Nursing Home and Assisted Living Costs. [September 2008]. MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services and Home Care Costs. [October 2008].

Will Medicare Pay?

Days of Skilled Care	Medicare pays
Day 1 – 20	Only after a 3 day hospital stay - covers 100% per benefit period
21 – 100	Costs that exceed \$133.50 a day (You cover the first \$133.50) per benefit period
100+	Nothing (per benefit period)

Source: "Medicare & You 2009." U.S. Department of Health and Human Services. 01/09.

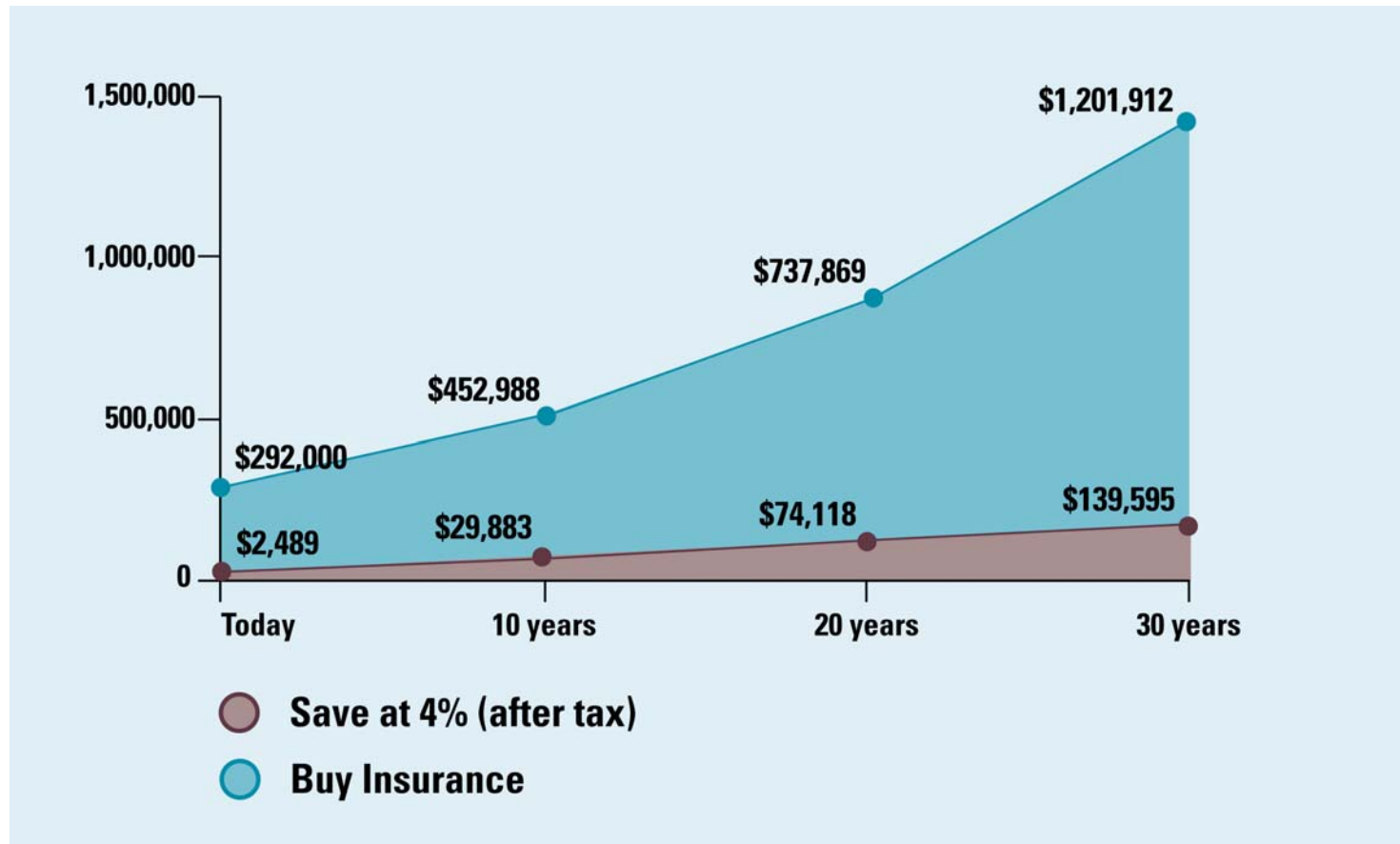
Will Medicaid Pay?

To qualify:

- You must meet low income and limited asset tests in your state
- Your nursing home option is limited to a Medicaid licensed facility
- There must be an available Medicaid bed

Note: For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Will Savings Pay?



This chart compares saving \$2,489 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,489) with a daily benefit amount of \$200, and compound inflation.

For illustrative purposes only.

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential Tax benefits
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
 - Standard & Poor's AAA (Extremely Strong)

**Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), are current as of January 1, 2009 and are subject to change.*

Next Steps...

- Ask questions
- Start a family discussion
- Learn more about MassMutual
- Talk to a MassMutual agent



Policy information

Long term care insurance coverage provided by Policy Form MM500-P et al. or MM-400-P et al. and other state variations thereof and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations, contact your insurance agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

Contact your state senior health insurance assistance program if you have general questions regarding long term care insurance. In New Hampshire, please contact Service Link at 866.634.9412



We'll help you get there.SM

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www.massmutual.com MassMutual Financial Group is a marketing name for
Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Slide 3:

Americans are living longer than ever before.

Read bullets.

As age increases the likelihood of needing Long Term Care also increases

Slide 4:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

Read Slide

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. *Economic Report of the President*. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.

Slide 5:

Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

- Home Care –most people hope to remain independent and stay in their own homes as long as possible.
- Community Based Care – these programs offer support services so people can remain in their community. Examples are senior centers, transportation services, meals on wheels programs.
- Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.
- Assisted Living Facilities – these generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.
- Nursing Homes – these are typically for skilled care only, however in many cases they are providing custodial care, and they are licensed by the state and federal governments to provide this type of care.

Slide 7:

In addition, the study by The Commonwealth Fund found that Caregivers are twice as likely as non-caregivers to have health problems of their own and working caregivers are more likely than non-caregivers to miss work.*

* A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

Slide 8:

This testimonial, courtesy of the LIFE Foundation, is a good example of a couple who faced a long term care need together and how it impacted Lynda as a caregiver. As Allen progressively required more care Lynda's ability to continue her profession was compromised. If any of you are familiar with Alzheimer's disease it can require constant attention which can create an emotional as well as a physical burden on the caregiver. With the help of their long term care insurance policy the caregiving burden on his wife was eased, and she was able to remain working and spend more quality time with her husband.

Slide 9:

What is the likelihood of needing long term care? That's the big question many of us face as we plan for the future.

Read slide.

You may live a long life, and if you do you may be more likely to need long term care. A long term care need affects not only you, but may also impact your family and your business. Understanding this allows for the creation of a strategy to address the long term care need should it occur

Slide 10:

This testimonial, courtesy of the LIFE Foundation, shows the benefits of having LTCi as part of a complete financial strategy.

Read Story.

Slide 11:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$212/day and \$77,380/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$20/hour. Which means that 8 hours of care per day equals \$160/day and \$4960/month. And again, these are national average costs that can increase or decrease depending on where you live

Slide 12:

By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

Slide 13:

The Medicaid program was originally created as a program for the impoverished.

Read Slide.

This is typically not the best option for those who want to maintain their independence and have choice over how and when they receive care.

Slide 14:

An additional possibility people often consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,489, daily benefit amount of \$200, and compound inflation.

If you were to save \$2,489 every year for 30 years with a 4% APY you would have \$139,595 at the end of that 30 years.

If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 15:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

Read slide

Slide 16:

Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise.

Slide 17:

You may have retirement plans and life insurance for the future and perhaps disability insurance while you work. Long term care insurance can help protect your nest egg by....

Preserving assets- You may have saved your entire life in order to retire to a comfortable lifestyle for you and your family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

Long term care insurance can also provide tax advantages because benefits are generally non taxable.

Last, a secure financial future includes protecting your assets and your independence in the event of a long-term care need. And as you make your decisions, it's important to understand what long term care insurance is and how it can help you.

Slide 18:

What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

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Slide 19:

I encourage you to ask me any questions you may have. And talk to your family. More than likely you or someone you now has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

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Solutions for
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Long Term Care Insurance

LTC50101

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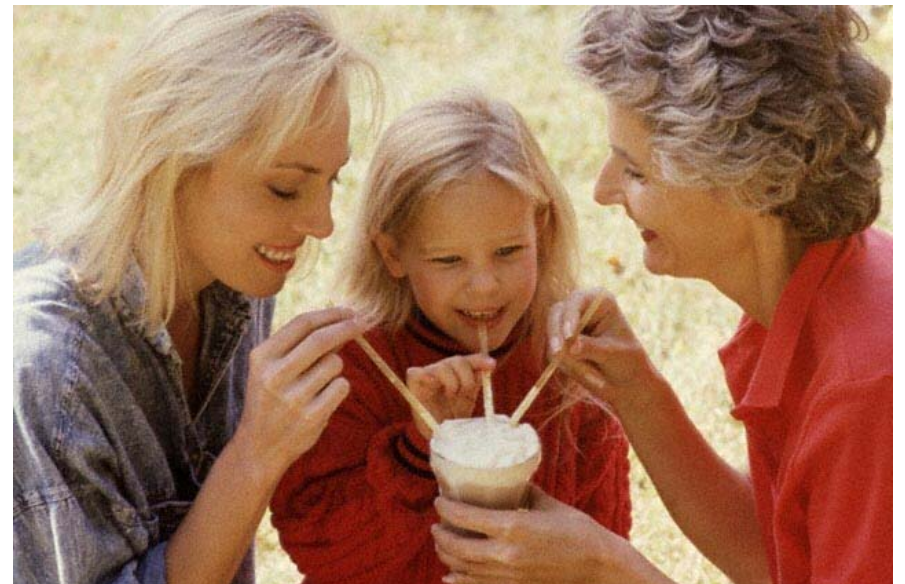
We Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Someone aged 65 today is expected to live to an average of 83.7 years of age.¹
- Living a long life may increase the likelihood that you will need long term care.

1. "Health, United States, 2006 with Chartbook on Trends in the Health of Americans." U.S. Department of Health and Human Services. September 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



Will You Need Long Term Care?

- About 10 million Americans 65 and older now depend on long term care services, and that number is expected to double by 2040.¹
- An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.²

1. Source: "Report Projects Future Need for Long-Term Care, Effects on Family and Public Policy." The Urban Institute. 5/7/07.
2. Council of Economic Advisors. *Economic Report of the President*. Washington, DC: U.S. Government Printing Office. 2/17/07.



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
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Source: MetLife Mature Market Institute, The MetLife Market Survey of Nursing Home and Assisted Living Costs. [September 2008]. MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services and Home Care Costs. [October 2008].

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential tax advantages
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
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Contact your state senior health insurance assistance program if you have general questions regarding long term care insurance. In New Hampshire, please contact Service Link at 866.634.9412



We'll help you get there.SM

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Slide 3:

People are living longer than ever before.

Read bullets.

As age increases the likelihood of needing long term care also increases

Slide 4:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

Read Slide

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Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

- Home Care –most people hope to remain independent and stay in their own homes as long as possible.
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- Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.
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- Nursing Homes – these are typically for skilled care only, however in many cases they are providing custodial care, and they are licensed by the state and federal governments to provide this type of care.

Slide 6:

What is the likelihood of needing long term care? That's the big question many of us face as we plan for the future.

Read slide.

You may live a long life, and if you do you may be more likely to need long term care. A long term care need affects not only you, but also your family and your business. Understanding this allows for the creation of a strategy to address the long term care need should it occur

Slide 7:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$212/day and \$77,380/year and can be almost double in some areas of the country.

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Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

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You may have retirement plans and life insurance for the future and perhaps disability insurance while you work. Long term care insurance can help protect your nest egg by....

Preserving assets- You may have saved your entire life in order to retire to a comfortable lifestyle for you and your family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

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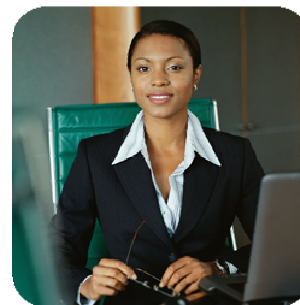
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Understanding Long Term Care

A Dual Issue for Women



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Long Term Care – A Dual Issue For Women

- May need to provide care for loved ones, i.e., parents or a spouse.
- May live longer and need care themselves.



Women As Caregivers

- Two-thirds of caregivers are women.
- Women ages 50 to 64 are most likely to be caring for sick or disabled family members.

Source: "A Look at Working-Age Caregivers' Roles, Health Concerns, and Need to Support." The Commonwealth Fund. Issue Brief. 08/05.



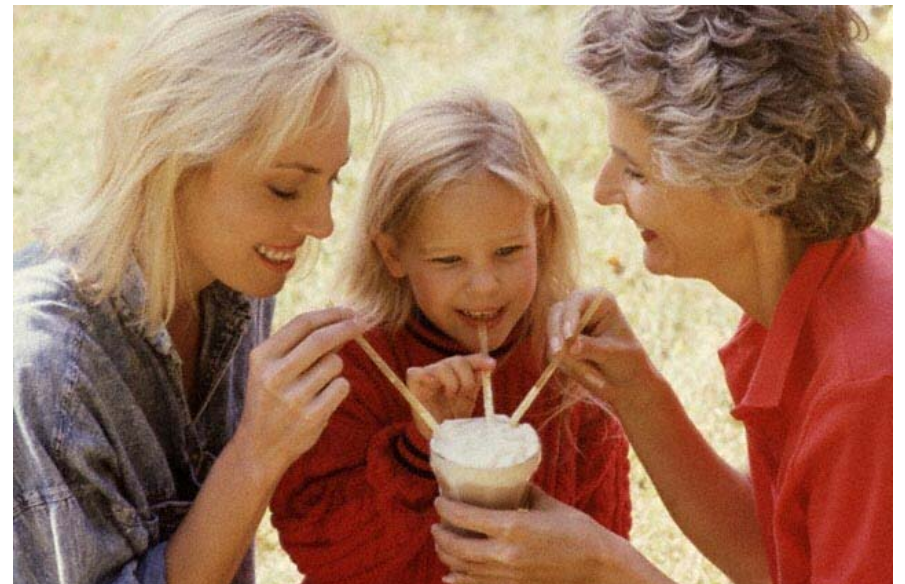
Women Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Women who reach age 65 today are likely to live another 19 years—about 3 years longer than men the same age.*
- Living a long life may increase the likelihood that you will need long term care.

* Source: Arias E. United States life tables, 2003. National vital statistics reports; vol 54 no 14. Hyattsville, MD: National Center for Health Statistics. 2006.

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Meet Allen and Lynda Striepe

Several months after acquiring their long term care insurance policy, Allen started to forget things. Soon, he was diagnosed with Alzheimer's disease. He needed a home health aide to assist him so that Lynda could continue to teach. Allen's comprehensive long term care insurance policy paid for the home care and later, when his condition worsened, covered his stays in an assisted living facility and a nursing home.



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Source: "Medicare & You 2009." U.S. Department of Health and Human Services. 01/09.

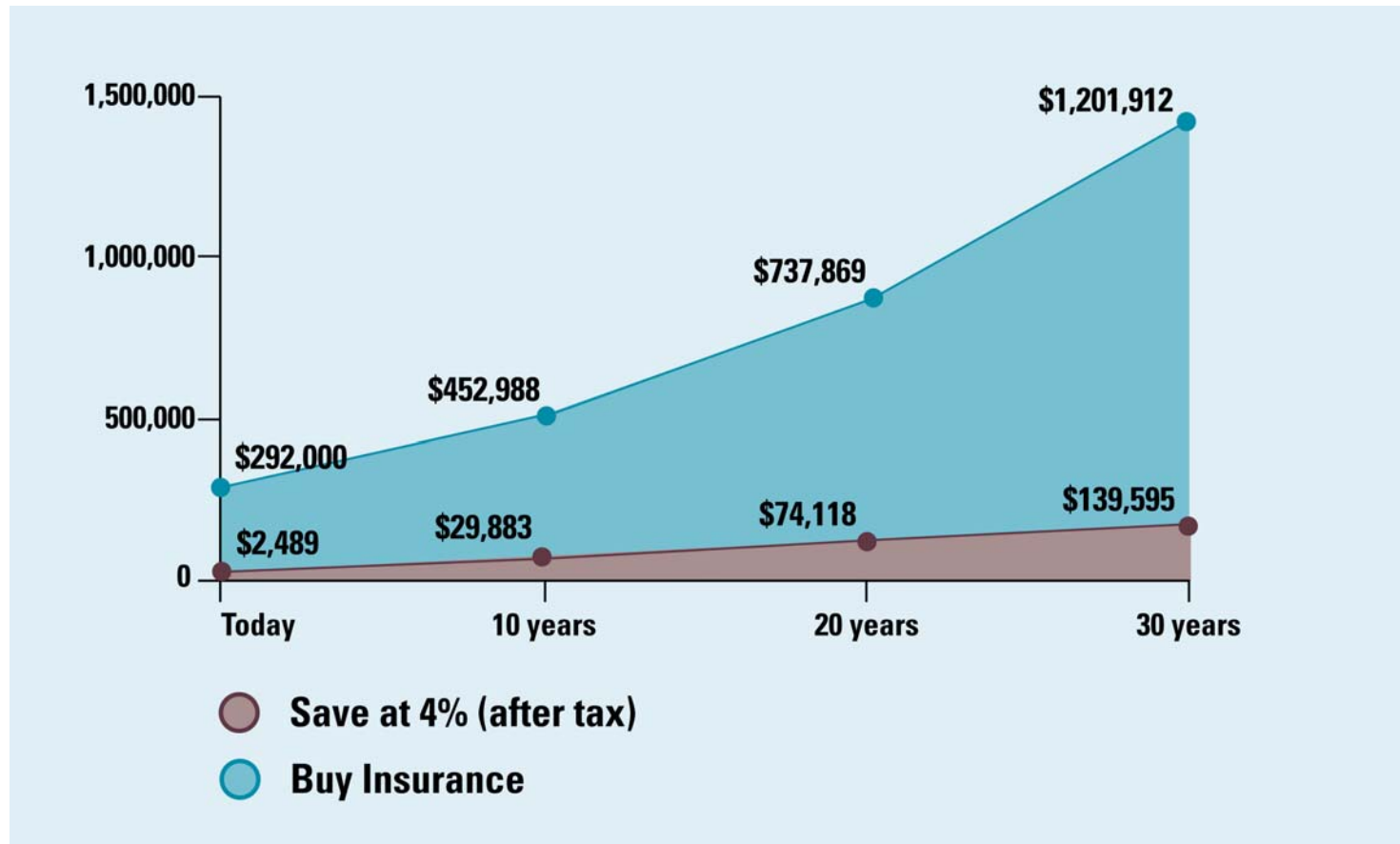
Will Medicaid Pay?

To qualify:

- You must meet low income and limited asset tests in your state
- Your nursing home option is limited to a Medicaid licensed facility
- There must be an available Medicaid bed

Note: For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Will Savings Pay?



This chart compares saving \$2,489 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,489) with a daily benefit amount of \$200, and compound inflation.

For illustrative purposes only.

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
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Slide 3:

Long term care is a dual concern for women.

First, women tend to be the ones who provide care to loved ones. As a daughter, a woman may provide care for one or both of her parents, and as a wife, she may need to care for her husband.

Second, because women typically live longer than men, they may outlive a spouse or other family member who may provide care for her if she has a long term care need.

Slide 4:

As mentioned earlier, women tend to be the primary caregivers to their loved ones.

Read slide

A study by The Commonwealth Fund found that Caregivers are twice as likely as non-caregivers to have health problems of their own, working caregivers are more likely than non-caregivers to miss work.¹

And according to the April 2007 Women & Long-Term Care Research report by the AARP Public Policy Institute, 44 percent of female caregivers reported high levels of physical strain or emotional stress as a result of caregiving.²

1. A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

2. *Women & Long-Term Care Research Report* Ari N. Houser, AARP Public Policy Institute. April 2007.

Slide 5:

People are living longer than ever before. And, women tend to outlive men.

Read Slide

Slide 6:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

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Slide 8:

This testimonial, courtesy of the LIFE Foundation, is a good example of a couple who faced a long term care need together and how it impacted Lynda as a caregiver. As Allen progressively required more care Lynda's ability to continue her profession was compromised. If any of you are familiar with Alzheimer's disease it can require constant attention which can create an emotional as well as a physical burden on the caregiver. With the help of their long term care insurance policy the caregiving burden on his wife was eased, and she was able to remain working and spend more quality time with her husband.

Read Slide.

Slide 9:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$212/day and \$77,380/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$20/hour. Which means that 8 hours of care per day equals \$160/day and \$4960/month. And again, these are national average costs that can increase or decrease depending on where you live.

Slide 10:

By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

Read Slide.

Slide 11:

The Medicaid program was originally created as a program for the impoverished.

Read Slide.

This is typically not the best option for those who want to maintain their independence and have choice over how and when they receive care.

Slide 12:

An additional possibility some women consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,489, daily benefit amount of \$200, and compound inflation.

If you were to save \$2,489 every year for 30 years with a 4% APY you would have \$139,595 at the end of that 30 years .

If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 13:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

Read slide

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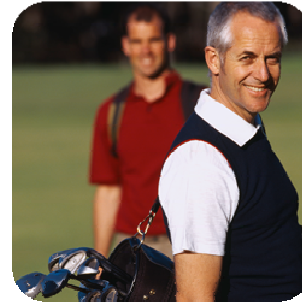
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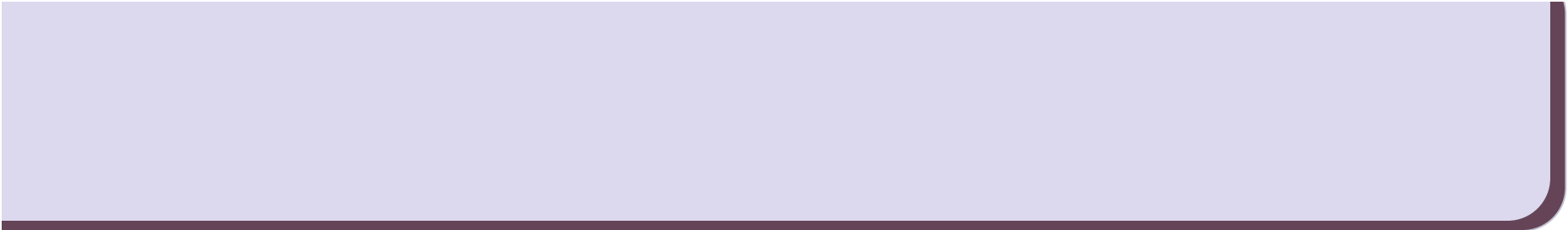
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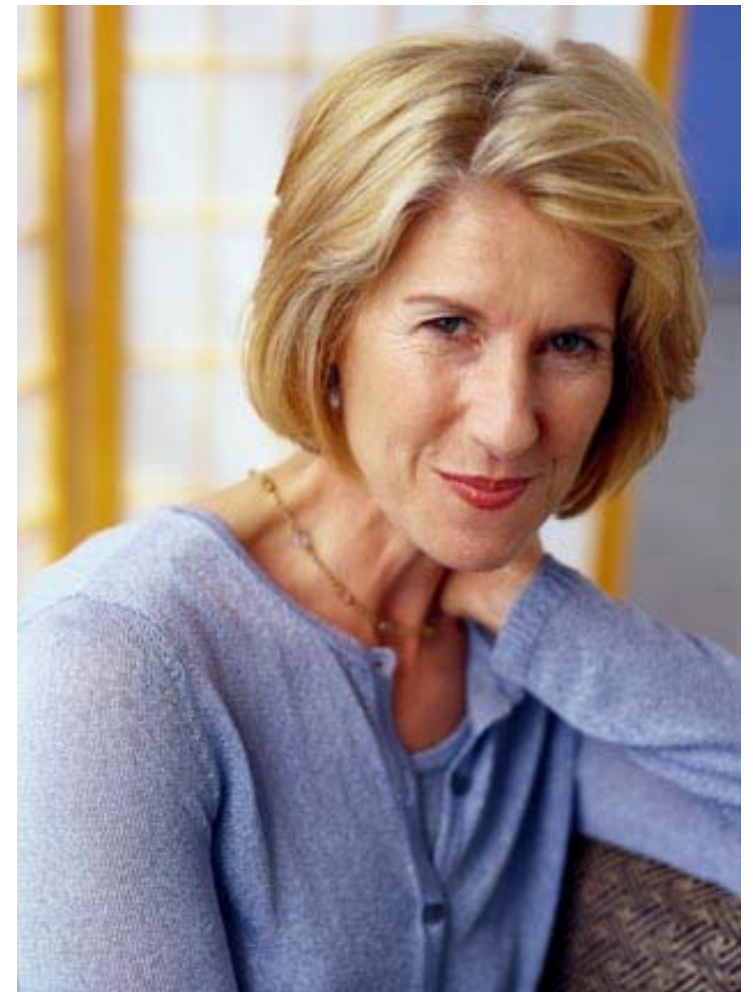
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Will Your Employees Need Long Term Care?

An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. Economic Report of the President. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.



Why Make Individual Long Term Care Insurance Available

- The total estimated cost to employers for full-time employees with intense caregiving responsibilities is \$17.1 billion*
- The long term care needs of employees or their families combined with the emotional and financial burdens of a caretaker can have a substantial impact on the employee's productivity.

*The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business MetLife Mature Market Institute® National Alliance for Caregiving July 2006.



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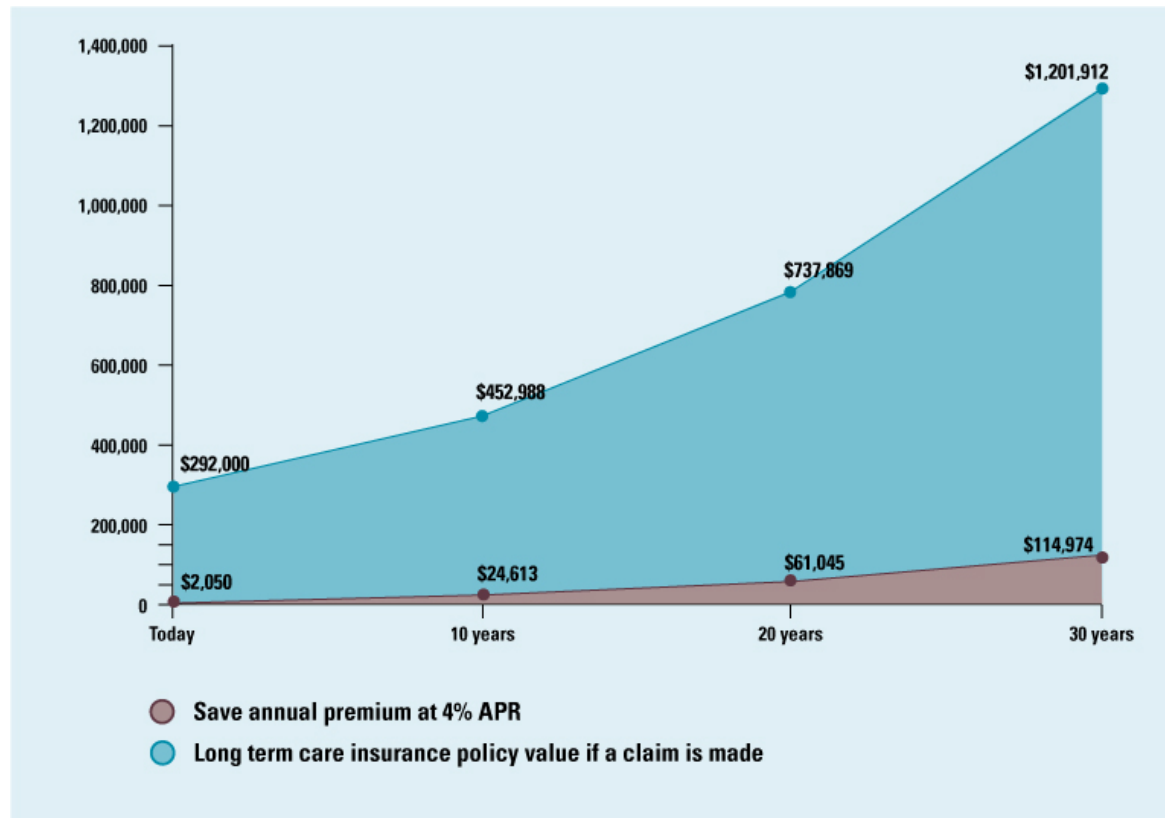
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This chart compares saving \$2,486 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,486) with a daily benefit amount of \$200, and compound inflation.

For illustrative purposes only.

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home




Advantages for Your Company

- Helps retain current employees
- Helps attract new talent
- Potential tax benefits



Advantages for Your Employees

- Helps protect employee's assets and retirement plan - part of a complete financial strategy
 - Helps provide the dollars for quality long term care, i.e. home health care, assisted living
 - Employee discount extends to family members
 - Helps relieve emotional and financial burden on loved ones as caretakers
 - Coverage is portable
 - Potential tax benefits
- 

Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
 - Standard & Poor's AAA (Extremely Strong)

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Next Steps...

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We'll help you get there.SM

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Massachusetts Mutual Life Insurance Company

LTC50401 – PowerPoint Script Notes

Slide 1:

Thank you everyone for coming today. I'm here to talk to you about individual long term care. It's quickly becoming an important health concern in the United States. And, making individual long term care insurance available to your employees creates additional value for employers and helps retain employees

Slide 3:

What is the likelihood of your employees needing long term care? That's the big question we all face as we plan for the future.

Read slide.

A long term care need can affect not only you and your employee, but also your families

Understanding all of this allows for the creation of a strategy to help address a long term care need should it occur.

Slide 4:

There are millions of Americans providing care to family members and many of them are part of the "Sandwich Generation". A 2004 AARP study, Caregiving in the United States, found that an estimated 21% of households provide care for someone over the age of 18. The majority, 79%, provide care to someone over the age of 50 and nearly 60% of those caregivers work full time. And interestingly, nearly 40% of caregivers are men.

A 2006 study by the MetLife Mature Market Institute found that many employed caregivers reported missing work as a result of caregiving responsibilities or coming in late and leaving early.

In fact, The MetLife Caregiving Cost Study estimates the total cost to employers for full time employees with intense caregiving responsibilities is \$17.1 billion.

*The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business MetLife Mature Market Institute® National Alliance for Caregiving July 2006

Read second bullet

Slide 5:

The need for long term care can happen to anyone at any time whether it be you or your employees. Normally the need for long term care results from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could trigger the need for long term care.

Long term care is defined as:

Read slide

Your employees may never need long term care, but if they do the emotional and financial consequences could be significant. Individual long term care insurance can help.

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. *Economic Report of the President*. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.

Slide 6:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$212/day and \$77,380/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$20/hour. Which means that 8 hours of care per day equals \$160/day and \$4960/month. And again, these are national average costs that can increase or decrease depending on where you live.

Slide 7:

By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

Read Slide.

Slide 8:

The Medicaid program was originally created as a program for the impoverished.

Read Slide.

This is typically not the best option for those who want to maintain their independence and have choice over how and when they receive care.

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An additional possibility people often consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,486, daily benefit amount of \$200, and compound inflation.

If you were to save \$2,486 every year for 30 years with a 4% APY you would have \$139,427 at the end of that 30 years.

If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 10:

Long term care insurance helps provide you and your employees with the protection and flexibility to live life the way as you choose should a long term care need arise.

Read slide

Slide 13:

What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the Company is critical to meeting future obligations. With over \$500 billion in assets under management at the end of 2007 including assets and certain external investment funds managed by our subsidiaries, MassMutual has a long history of claims-paying ability, financial strength and integrity. MassMutual's strength ratings are among the highest of any company in the industry – read bullet

Slide 14:

I encourage you to ask me any questions you may have. Long term care insurance helps provide coverage for you or your employees during what can be a difficult time in your lives

If you'd like to learn more about individual long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

We'll help your clients get there.



Solutions for
Your Clients

| insure | invest | retire |



We'll help you get there.™

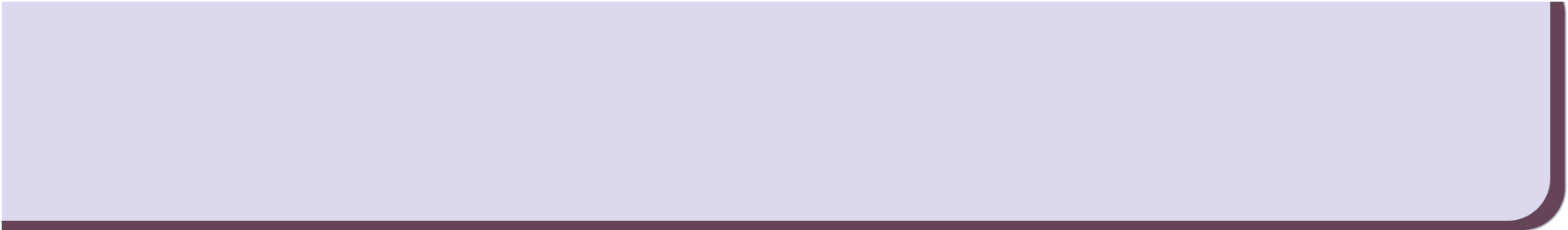
The purpose of this material is the solicitation of insurance.

Massachusetts Mutual
Life Insurance Company


Long Term Care Insurance

LTC50501

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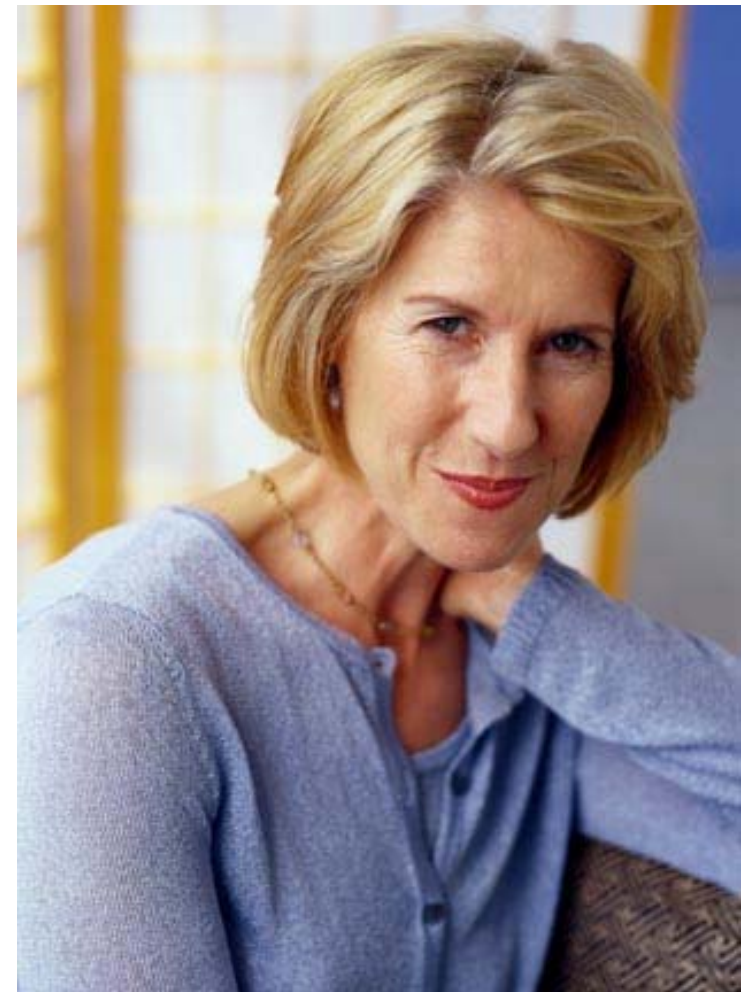
Your Clients Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Someone aged 65 today is expected to live to an average of 83.7 years of age.¹
- Living a long life may increase the likelihood that your clients will need long term care.

1. "Health, United States, 2006 with Chartbook on Trends in the Health of Americans." U.S. Department of Health and Human Services. September 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$77,380/year
\$6,448/month
\$212/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
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\$20/hour

Source: MetLife Mature Market Institute, The MetLife Market Survey of Nursing Home and Assisted Living Costs. [September 2008]. MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services and Home Care Costs. [October 2008].

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Days of Skilled Care	Medicare pays
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Source: "Medicare & You 2009." U.S. Department of Health and Human Services. 01/09.

Will Medicaid Pay?

To qualify:

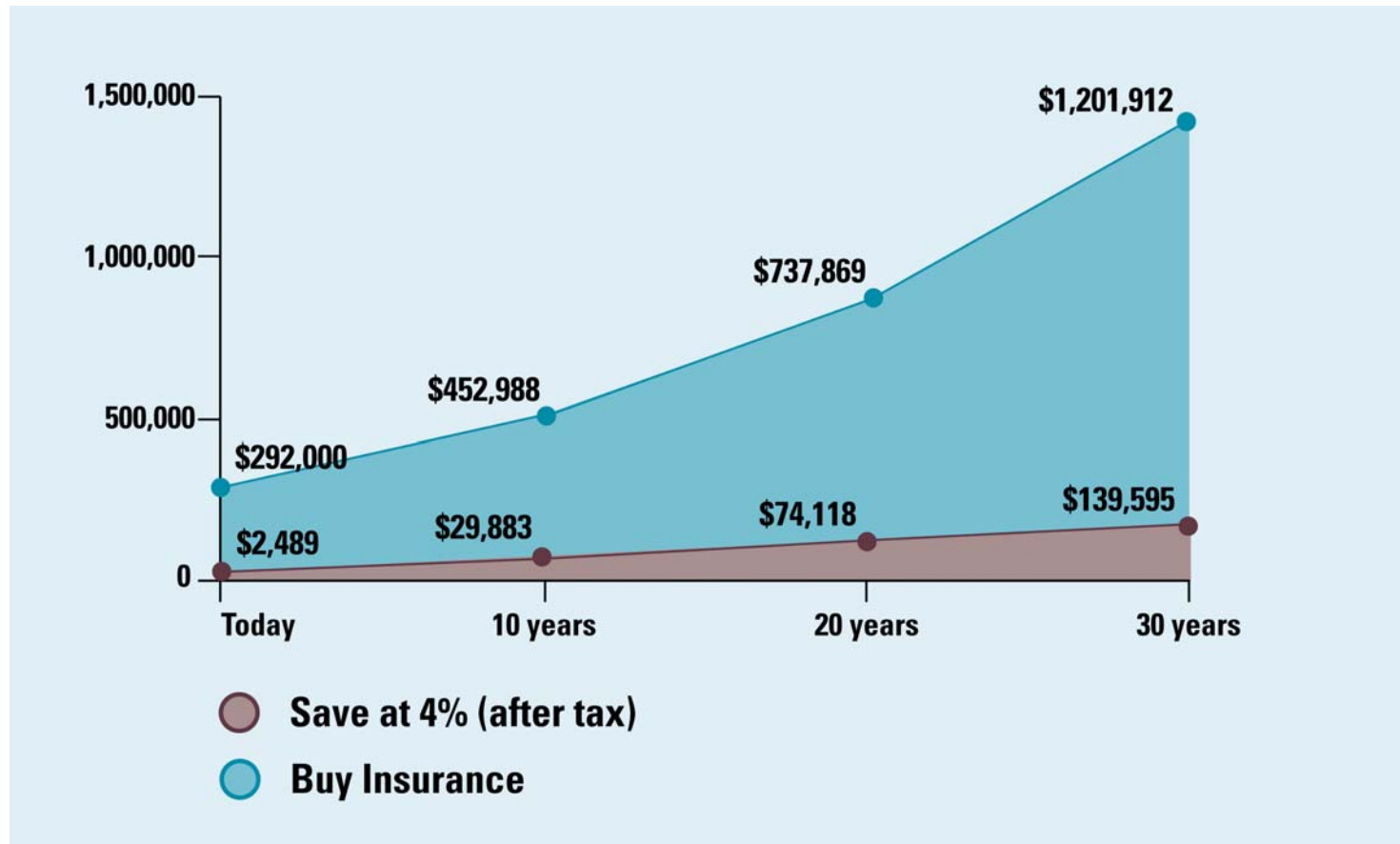
- Must meet low income and limited asset tests in their state
- Nursing home option is limited to a Medicaid licensed facility
- There must be an available Medicaid bed

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This chart compares saving \$2,489 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,489) with a daily benefit amount of \$200, and compound inflation.

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Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential Tax benefits
- Helps create a secure financial future



Why MassMutual?

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- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
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Massachusetts Mutual Life Insurance Company

LTC50501 – PowerPoint Script Notes

Slide 1:

Thank you everyone for coming today. I'm here to talk to you about long term care and how it relates to your clients' financial strategies

Slide 3:

Read bullets.

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

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Slide 4:

Your clients may never need long term care, but if they do the financial consequences could be significant, so it should be discussed.

Read Slide

Slide 5:

Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

- Home Care –most people hope to remain independent and stay in their own homes as long as possible.
- Community Based Care – these programs offer support services so people can remain in their community. Examples are senior centers, transportation services, meals on wheels programs.
- Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.
- Assisted Living Facilities – these generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.
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An additional possibility your clients may often consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,489, daily benefit amount of \$200, and compound inflation.

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If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 10:

Long term care insurance helps provide your clients with the protection and flexibility to their lives the way they choose should a long term care need arise. Read slide

Slide 11:

Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise.

Slide 12:

Your clients may have retirement plans and life insurance for the future and perhaps disability insurance while they work. Long term care insurance can help protect your client's nest eggs by....

Preserving assets- They may have saved their entire lives in order to retire to a comfortable lifestyle for themselves and their family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

Long term care insurance can also provide tax advantages because benefits are generally non taxable.

Last, a secure financial future includes protecting your assets and your independence in the event of a long-term care need. And as you make your decisions, it's important to understand what long-term care insurance is and how it can help you.

Slide 13:

What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

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Slide 14:

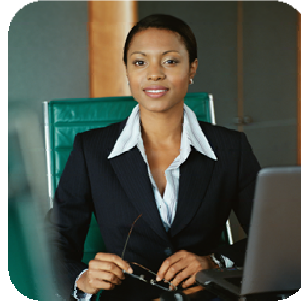
I encourage you to ask me any questions you may have. It is more than likely that you, your client or someone they know has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today

Understanding Long Term Care

We'll help you get there.



Solutions for
Businesses

| insure | invest | retire |



We'll help you get there.™

LTC50301

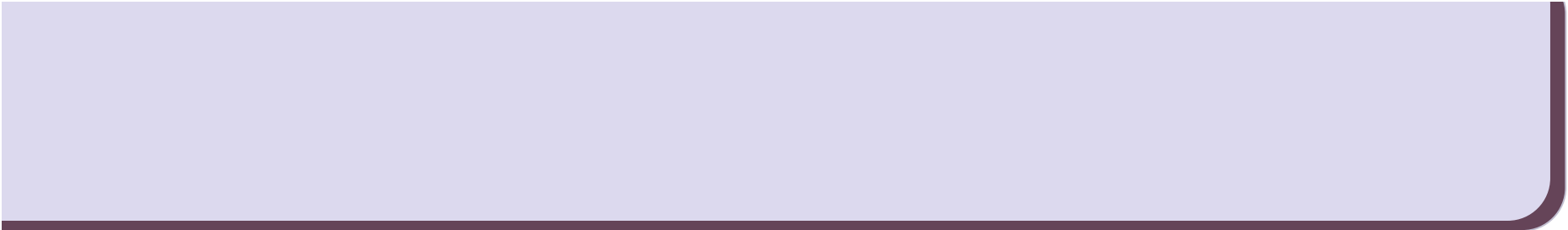
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Massachusetts Mutual
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Long Term Care Insurance

CRN201011-112717



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They All Rely On You...

As a small business owner, you have many responsibilities:

- Your Family
- Your Business
- Your Employees



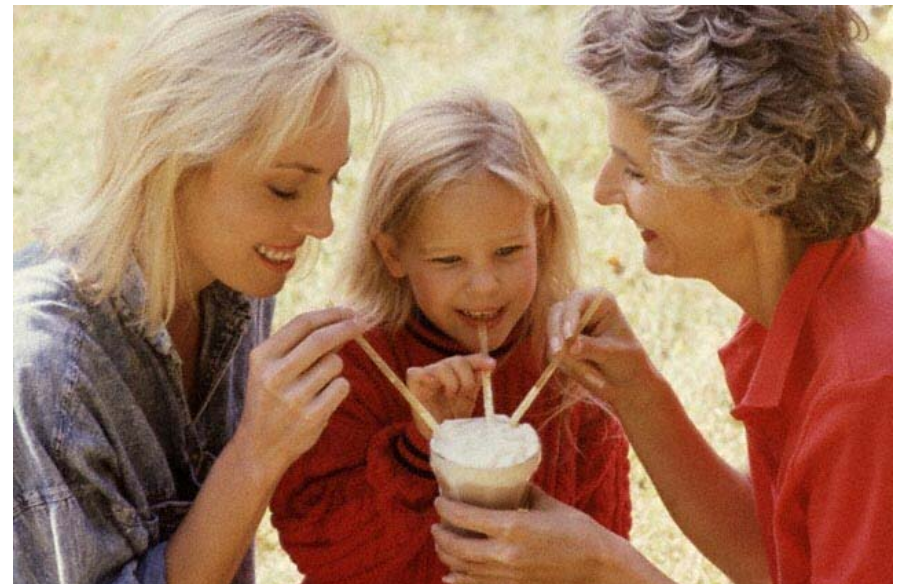
What If Something Happens to You?

- How would you maintain the business?
- Who would take care of you?
- How would you pay for care?
- How would you manage a significant loss of income?
- Only 1 in 4 small-business owners has a sufficient succession and continuation plan in place. By not having a plan, small business owners may be putting at risk the financial futures of their business partners, their employees, and their own families.*

* Source: "Taking Care of 'Small' Business: LIFE Foundation Offers Five Insurance Tips to Help Small Business Owners Make Sure Their Businesses are Secure." The Life and Health Insurance Foundation for Education. Press Release. 03/21/07.

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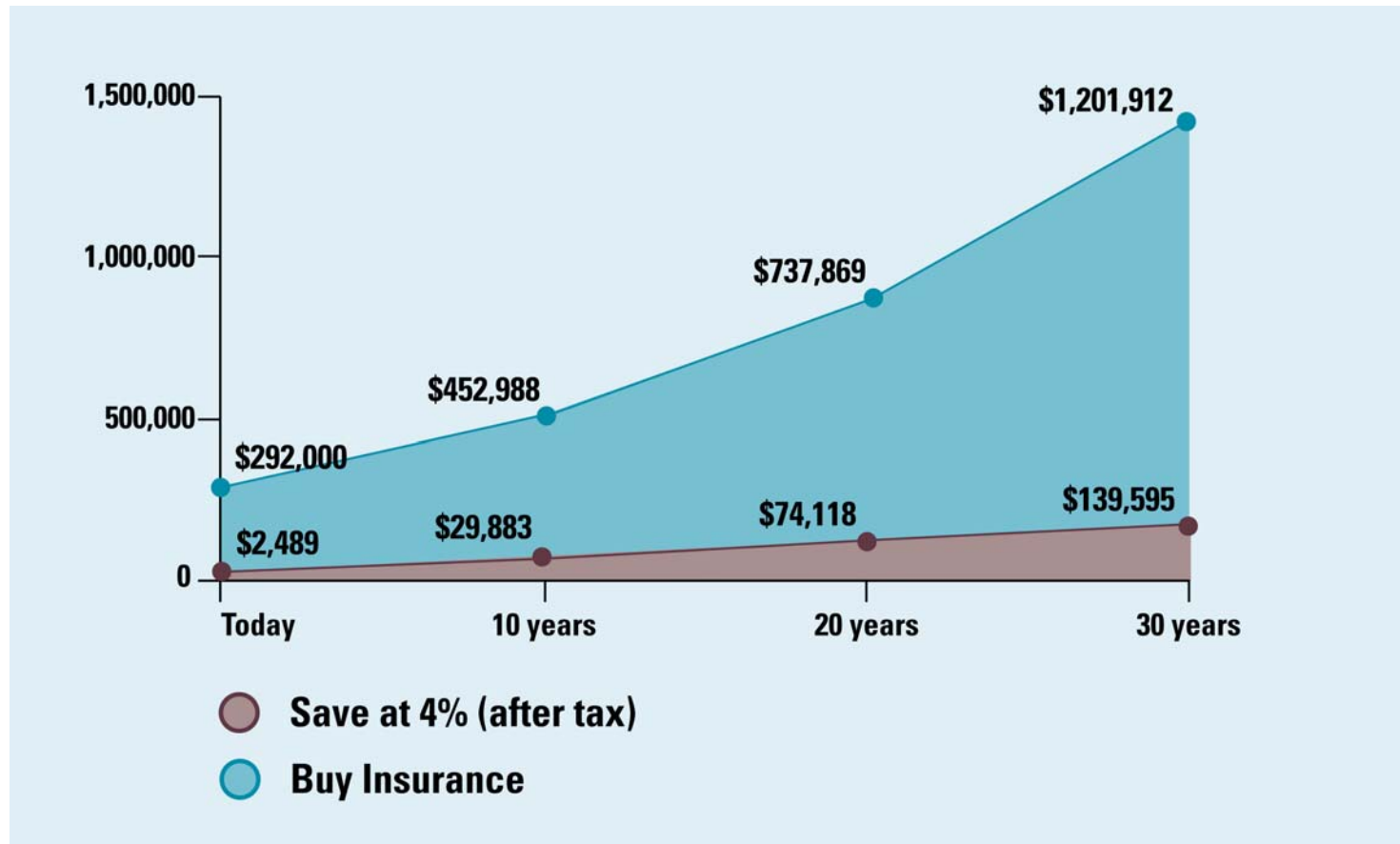
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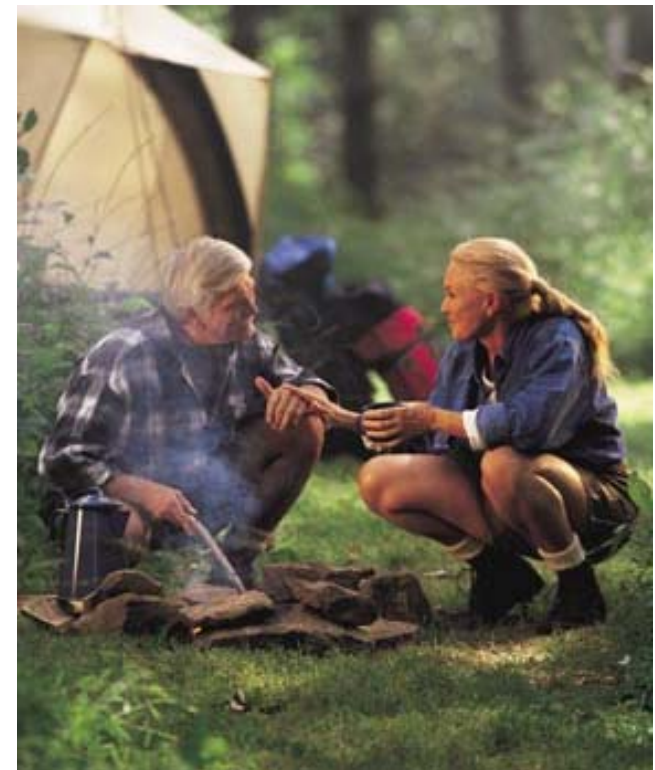
Meet Barry Shore

Barry, a 55-year-old real estate executive, was enjoying a normal life when a rare neurological disorder struck suddenly, causing him to lose all movement in his body. Throughout his ordeal, money is one thing Barry and his family haven't worried about thanks to smart insurance planning. Disability insurance benefits have replaced more than half of Barry's income. And his comprehensive long term care insurance policy has provided more than enough benefits to help pay for in-home care as well as physical, occupational, and water therapy.



Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
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www.massmutual.com MassMutual Financial Group is a marketing name for
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Massachusetts Mutual Life Insurance Company

LTC50301 – PowerPoint Script Notes

Slide 3:

When you run your own business, everyone is counting on you. You provide the vision, the funding and the stability that makes your business successful.

Read slide.

Slide 4:

By not having a protection strategy in place, small business owners may be putting at risk the financial futures of their business, their partners, their employees, and their own families.

Read slide.

Slide 5:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

Read Slide

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By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

Read Slide.

Slide 9:

The Medicaid program was originally created as a program for the impoverished.

Read Slide.

This is typically not the best option for those who want to maintain their independence and have choice over how and when they receive care.

Slide 10:

An additional possibility some small business owners consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,489, daily benefit amount of \$200, and compound inflation.

If you were to save \$2,486 every year for 30 years with a 4% APY you would have \$139,595 at the end of that 30 years .

If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 11:

This testimonial, courtesy of the LIFE Foundation, shows the benefit of having Long Term Care insurance as part of a complete financial strategy.

Read Slide.

Slide 12:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

Read slide

Slide 13:

Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise

Slide 14:

You may have retirement plans and life insurance for the future and perhaps disability insurance while you work. Long term care insurance can help protect your nest egg by....

Preserving assets- You may have saved your entire life in order to retire to a comfortable lifestyle for you and your family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

Long term care insurance can also provide tax advantages because benefits are generally non taxable.

Last, a secure financial future includes protecting your assets and your independence in the event of a long-term care need. And as you make your decisions, it's important to understand what long-term care insurance is and how it can help you.

Slide 15:

What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the Company is critical to meeting future obligations. With over \$500 billion in assets under management at the end of 2007 including assets and certain external investment funds managed by our subsidiaries, MassMutual has a long history of claims-paying ability, financial strength and integrity. MassMutual's strength ratings are among the highest of any company in the industry – read bullet

Slide 16:

I encourage you to ask me any questions you may have. And talk to your family. More than likely you or someone you now has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

SERFF Tracking Number:	LFCR-125985509	State:	Arkansas
Filing Company:	Massachusetts Mutual Life Insurance Company	State Tracking Number:	41332
Company Tracking Number:	LTC50006 10/08		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	MM500-P-AR et al.		
Project Name/Number:	/		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125985509 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
Company Tracking Number: LTC50006 10/08
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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter 01/13/2009
Comments:
Attachment:
AR Cover 1-13-09.pdf



January 13, 2009

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC50006	General Audience Long PowerPoint
LTC50006-Script	Script Notes to LTC50006
LTC50101	General Audience Short PowerPoint
LTC50101-Script	Script Notes to LTC50101
LTC50201	Women Long PowerPoint
LTC50201-Script	Script Notes to LTC50201
LTC50401	Multi Life PowerPoint
LTC50401-Script	Script Notes to LTC50401
LTC50501	Centers of Influence PowerPoint
LTC50501-Script	Script Notes to LTC50501

Dear Mr. Shearer,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an “invitation to inquire”.

Please note that the “script notes” for each presentation are not meant to be stand alone pieces. These notes will always accompany the respective PowerPoint presentation.

Thank you for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Lewis'.

Michael Lewis
Senior Compliance Analyst
(800) 366-5463, ext. 2380
Michael.Lewis@LifeCareAssurance.com
Attachment

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595

SERFF Tracking Number: LFCR-125985509 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41332
 Company Tracking Number: LTC50006 10/08
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-AR et al.
 Project Name/Number: /

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	General Audience Long PowerPoint	01/12/2009	LTC50006 GenAudience Long submitted 10-8-08.pdf
No original date	Form	Scripts Notes LTC50006	01/12/2009	LTC50006 Script Notes 10-8-08.pdf
No original date	Form	General Audience Short PowerPoint	01/12/2009	LTC50101 GenAudience Short submitted 10-8-08.pdf
No original date	Form	Script Notes LTC50101	01/12/2009	LTC50101 Script Notes 10-8-08.pdf
No original date	Form	Women Long PowerPoint	01/12/2009	LTC50201_PP_Women_submitted 10-8-08.pdf
No original date	Form	Script Notes LTC50201	01/12/2009	LTC50201 Script Notes 10-8-08.pdf
No original date	Form	Multi Life PowerPoint	01/12/2009	LTC50401

SERFF Tracking Number: *LFCR-125985509* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:* *41332*
Company Tracking Number: *LTC50006 10/08*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *MM500-P-AR et al.*
Project Name/Number: */*

MultiLife
sbumitted 10-8-
08.pdf

SERFF Tracking Number: LFCR-125985509 *State:* Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company *State Tracking Number:* 41332
Company Tracking Number: LTC50006 10/08
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

No original date	Form	Script Notes LTC50401	01/12/2009	LTC50401 Script Notes 10-8-08.pdf
No original date	Form	Centers of Influence PowerPoint	01/12/2009	LTC50501 Centers of Influence submitted 10-8-08.pdf
No original date	Form	Script Notes LTC50501	01/12/2009	LTC50501 Script Notes 10-8-08.pdf

Understanding Long Term Care

We'll help you get there.



Solutions for
Individuals

| insure | invest | retire |



We'll help you get there.™

LTC50006

The purpose of this material is the solicitation of insurance.

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

Securities offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield, MA 01111.

CRN201009-110687

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Massachusetts Mutual Life Insurance Company ("MassMutual"), its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.



We Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Someone aged 65 today is expected to live to an average of 83.7 years of age.*
- Living a long life may increase the likelihood that you will need long term care.

* "Health, United States, 2006 with Chartbook on Trends in the Health of Americans." U.S. Department of Health and Human Services. September 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



What is the Impact of Long Term Care?

The need for long term care can impact you:

- As a caregiver
- As someone who needs care



As A Caregiver

- Many caregivers fulfill multiple roles.
- The great majority of caregivers (83%) are helping relatives.¹
- The average age of caregivers 50+ is 75 years old.¹
- Two-thirds of caregivers are women.²

1. Caregiving in the U.S. (2004). National Alliance for Caregiving and AARP, funded by the MetLife Foundation.

2. A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

Meet Allen and Lynda Striepe

Several months after acquiring their long term care insurance policy, Allen started to forget things. Soon, he was diagnosed with Alzheimer's disease. He needed a home health aide to



assist him so that Lynda could continue to teach. Allen's comprehensive long term care insurance policy, paid for the home care and later, when his condition worsened, covered his stays in an assisted living facility and a nursing home.

As Someone Who Needs Long Term Care

- About 10 million Americans age 65 and older now depend on long term care services, and that number is expected to double by 2040.¹
- An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.²

1. "Report Projects Future Need for Long-Term Care, Effects on Family and Public Policy." The Urban Institute. 5/7/07.

2. Council of Economic Advisors. *Economic Report of the President*. Washington, DC: U.S. Government Printing Office. February 2007.

Meet Barry Shore

Barry, a 55-year-old real estate executive, was enjoying a normal life when a rare neurological disorder struck suddenly, causing him to lose all movement in his body. Throughout his ordeal, money is one thing Barry and his family haven't worried about thanks to smart insurance planning. Disability insurance benefits have replaced more than half of Barry's income. And his comprehensive long term care insurance policy has provided more than enough benefits to help pay for in-home care as well as physical, occupational, and water therapy.



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$75,190/year
\$6,100+/year
\$206/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
\$54,720/year
\$4500+/month
\$152/day
\$19/hour

Source: MetLife Mature Market Institute. Market Survey of Nursing Home and Home Care Costs. [September 2006].

Will Medicare Pay?

Days of Skilled Care	Medicare pays
Day 1 – 20	Only after a 3 day hospital stay - covers 100% per benefit period
21 – 100	Costs that exceed \$124 a day (You cover the first \$124) per benefit period
100+	Nothing (per benefit period)

Source: "Medicare & You 2007." U.S. Department of Health and Human Services. 01/07.

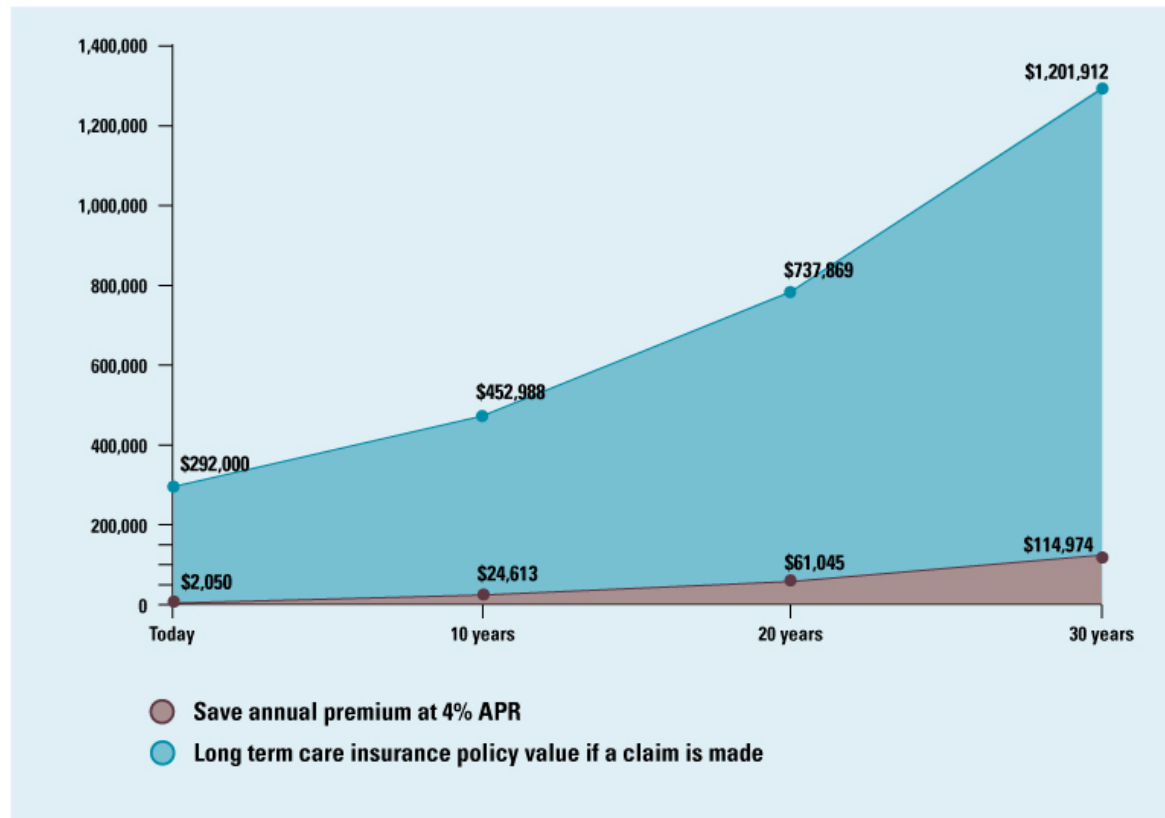
Will Medicaid Pay?

To qualify:

- You must meet low income and limited asset tests in your state
- Your nursing home option is limited to a Medicaid licensed facility
- There must be an available Medicaid bed

Note: For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Will Savings Pay?



This chart compares saving \$2,486 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,486) with a daily benefit amount of \$200, and compound inflation.

For illustrative purposes only.

How Will You Pay for Care?

<u>Type of Coverage</u>	<u>Home Care</u>	<u>Nursing Home Care</u>
Health Insurance	No	No
Disability Insurance	No	No
Medicare	No	Yes, only for a limited time
Medicaid	No	Yes, after you spend down assets
Long Term Care Insurance	Yes*	Yes
Source: "Medicare & You 2006." U.S. Department of Health and Human Services. 01/06. * Depending on policy purchased		

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential Tax benefits
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
 - Standard & Poor's AAA (Extremely Strong)

**Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), are current as of September 1, 2008 and are subject to change.*

Next Steps...

- Ask questions
- Start a family discussion
- Learn more about MassMutual
- Talk to a MassMutual agent



Policy information

Long term care insurance coverage provided by Policy Form MM500-P et al. or MM-400-P et al. and other state variations thereof and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations, contact your insurance agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

Contact your state senior health insurance assistance program if you have general questions regarding long term care insurance. In New Hampshire, please contact Service Link at 866.634.9412



We'll help you get there.SM

© 2008 Massachusetts Mutual Life Insurance Company, Springfield, MA. All rights reserved.
www.massmutual.com MassMutual Financial Group is a marketing designation (or fleet name)
for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

Slide 3:

Americans are living longer than ever before.

Read bullets.

As age increases the likelihood of needing Long Term Care also increases.

Slide 4:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

Read Slide

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. *Economic Report of the President*. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.

Slide 5:

Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

Home Care –most people hope to remain independent and stay in their own homes as long as possible.

Community Based Care – these programs offer support services so people can remain in their community. Examples are senior centers, transportation services, meals on wheels programs.

Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – these generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – these are typically for skilled care only, however in many cases they are providing custodial care, and they are licensed by the state and federal governments to provide this type of care.

Slide 7:

Read slide

In addition, the study by The Commonwealth Fund found that Caregivers are twice as likely as non-caregivers to have health problems of their own and working caregivers are more likely than non-caregivers to miss work.*

* A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

Slide 8:

This testimonial, courtesy of the LIFE Foundation, is a good example of a couple who faced a long term care need together and how it impacted Lynda as a caregiver. As Allen progressively required more care Lynda's ability to continue her profession was compromised. If any of you are familiar with Alzheimer's disease it can require constant attention which can create an emotional as well as a physical burden on the caregiver. With the help of their long term care insurance policy the caregiving burden on his wife was eased, and she was able to remain working and spend more quality time with her husband.

Read Slide

Slide 9:

What is the likelihood of needing long term care? That's the big question many of us face as we plan for the future.

Read slide.

You may live a long life, and if you do you may be more likely to need long term care. A long term care need affects not only you, but may also impact your family and your business. Understanding this allows for the creation of a strategy to address the long term care need should it occur.

Slide 10:

This testimonial, courtesy of the LIFE Foundation, shows the benefits of having LTCi as part of a complete financial strategy.

Read Story

Slide 11:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$213/day and \$77,745/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$19/hour. Which means that 8 hours of care per day equals \$152/day and over \$4623/month. And again, these are national average costs that can increase or decrease depending on where you live.

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By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

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If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh a straight investment. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 15:

With such high costs, it begs the question, “How will you pay for care should a long term care need arise?”

Generally these are the main options to consider:

Read slide

Slide 16:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

Read slide

Slide 17:

Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise.

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Preserving assets- You may have saved your entire life in order to retire to a comfortable lifestyle for you and your family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

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If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

We'll help you get there.



Solutions for
Individuals

| insure | invest | retire |



We'll help you get there.™

LTC50101

The purpose of this material is the solicitation of insurance.

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

Securities offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield, MA 01111.

CRN201009-110688

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Massachusetts Mutual Life Insurance Company ("MassMutual"), its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.



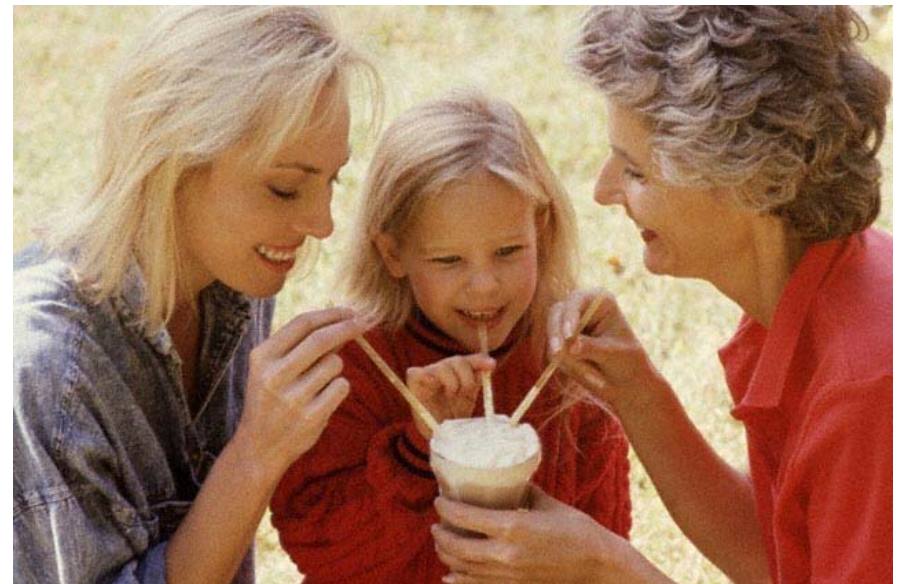
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- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
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Care can take place in a variety of settings:

- Home Care
- Community Based Care
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Will You Need Long Term Care?

- About 10 million Americans 65 and older now depend on long term care services, and that number is expected to double by 2040.¹
- An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.²

1. Source: "Report Projects Future Need for Long-Term Care, Effects on Family and Public Policy." The Urban Institute. 5/7/07.
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What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$77,745/year
\$6,478+/month
\$213/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
\$55,480/year
\$4623+/month
\$152/day
\$19/hour

Source: Based on national average (2007) costs for a home health aide for 8 hours a day and for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Adult Day Services and Home Care Costs. September 2007. The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2007.

How Will You Pay for Care?

<u>Type of Coverage</u>	<u>Home Care</u>	<u>Nursing Home Care</u>
Health Insurance	No	No
Disability Insurance	No	No
Medicare	No	Yes, only for a limited time
Medicaid	No	Yes, after you spend down assets
Long Term Care Insurance	Yes*	Yes
Source: "Medicare & You 2006." U.S. Department of Health and Human Services. 01/06. *Depending on type of policy purchased.		

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential tax advantages
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
 - Standard & Poor's AAA (Extremely Strong)

**Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), are current as of September 1, 2008 and are subject to change.*

Next Steps...

- Ask questions
- Start a family discussion
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Policy information

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Contact your state senior health insurance assistance program if you have general questions regarding long term care insurance. In New Hampshire, please contact Service Link at 866.634.9412



We'll help you get there.SM

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www.massmutual.com MassMutual Financial Group is a marketing designation (or fleet name)
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LTC50101 – PowerPoint Script Notes

Slide 3:

People are living longer than ever before.

Read bullets.

As age increases the likelihood of needing long term care also increases

Slide 4:

You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

Read Slide

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

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Slide 5:

Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

Home Care –most people hope to remain independent and stay in their own homes as long as possible.

Community Based Care – these programs offer support services so people can remain in their community. Examples are senior centers, transportation services, meals on wheels programs.

Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – these generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – these are typically for skilled care only, however in many cases they are providing custodial care, and they are licensed by the state and federal governments to provide this type of care.

Slide 6:

What is the likelihood of needing long term care? That's the big question many of us face as we plan for the future.

Read slide.

You may live a long life, and if you do you may be more likely to need long term care. A long term care need affects not only you, but also your family and your business. Understanding this allows for the creation of a strategy to address the long term care need should it occur.

Slide 7:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$213/day and \$77,745/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$19/hour. Which means that 8 hours of care per day equals \$152/day and over \$4623/month. And again, these are national average costs that can increase or decrease depending on where you live.

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With such high costs, it begs the question, "How will you pay for care should a long term care need arise?"

Generally these are the main options to consider:

Read slide.

Slide 9:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

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Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise.

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You may have retirement plans and life insurance for the future and perhaps disability insurance while you work. Long term care insurance can help protect your nest egg by....

Preserving assets- You may have saved your entire life in order to retire to a comfortable lifestyle for you and your family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

Long term care insurance can also provide tax advantages because benefits are generally non taxable.

Last, a secure financial future includes protecting your assets and your independence in the event of a long-term care need. And as you make your decisions, it's important to understand what long-term care is and how it can protect you.

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What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the Company is critical to meeting future obligations. With over \$500 billion in assets under management at the end of 2007 including assets and certain external investment funds managed by our subsidiaries, MassMutual has a long history of claims-paying ability, financial strength and integrity. MassMutual's strength ratings are among the highest of any company in the industry – read bullet

Slide 13:

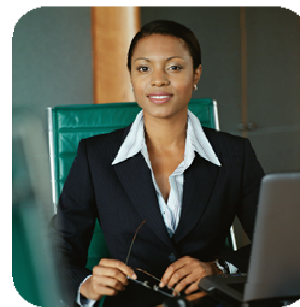
I encourage you to ask me any questions you may have. And talk to your family. More than likely you or someone you now has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

A Dual Issue for Women



Solutions for
Women

| insure | invest | retire |



We'll help you get there.™

LTC50201

The purpose of this material is the solicitation of insurance.

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

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CRN200910-108799

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Long Term Care – A Dual Issue For Women

- May need to provide care for loved ones, i.e., parents or a spouse.
- May live longer and need care themselves.



Women As Caregivers

- Two-thirds of caregivers are women.
- Women ages 50 to 64 are most likely to be caring for sick or disabled family members.

Source: "A Look at Working-Age Caregivers' Roles, Health Concerns, and Need to Support."The Commonwealth Fund. Issue Brief. 08/05.



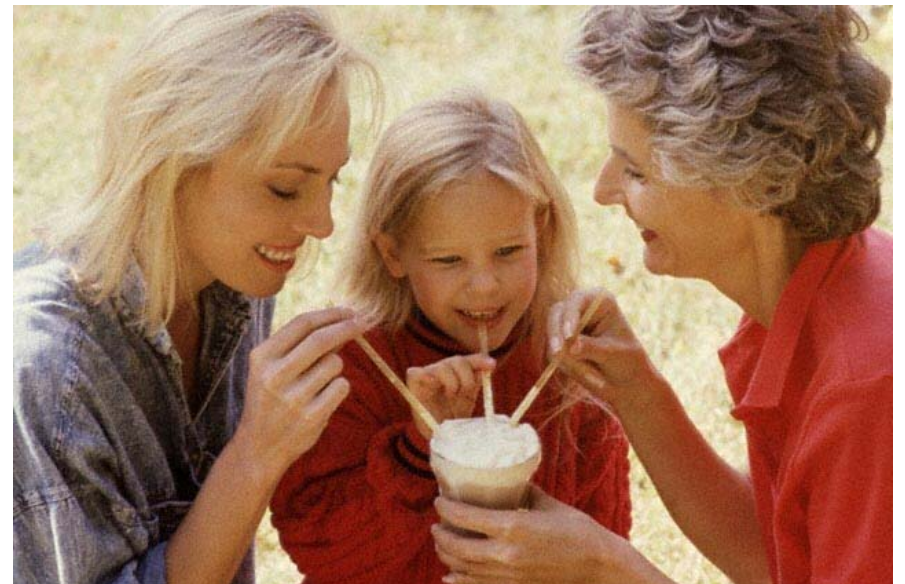
Women Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Women who reach age 65 today are likely to live another 19 years—about 3 years longer than men the same age.*
- Living a long life may increase the likelihood that you will need long term care.

* Source: Arias E. United States life tables, 2003. National vital statistics reports; vol 54 no 14. Hyattsville, MD: National Center for Health Statistics. 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



Meet Allen and Lynda Striepe

Several months after acquiring their long term care insurance policy, Allen started to forget things. Soon, he was diagnosed with Alzheimer's disease. He needed a home health aide to assist him so that Lynda could continue to teach. Allen's comprehensive long term care insurance policy paid for the home care and later, when his condition worsened, covered his stays in an assisted living facility and a nursing home.



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$77,745/year
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\$213/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
\$55,480/year
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\$152/day
\$19/hour

Source: Based on national average (2007) costs for a home health aide for 8 hours a day and for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Adult Day Services and Home Care Costs. September 2007. The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2007.

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Day 1 – 20	Only after a 3 day hospital stay - covers 100% per benefit period
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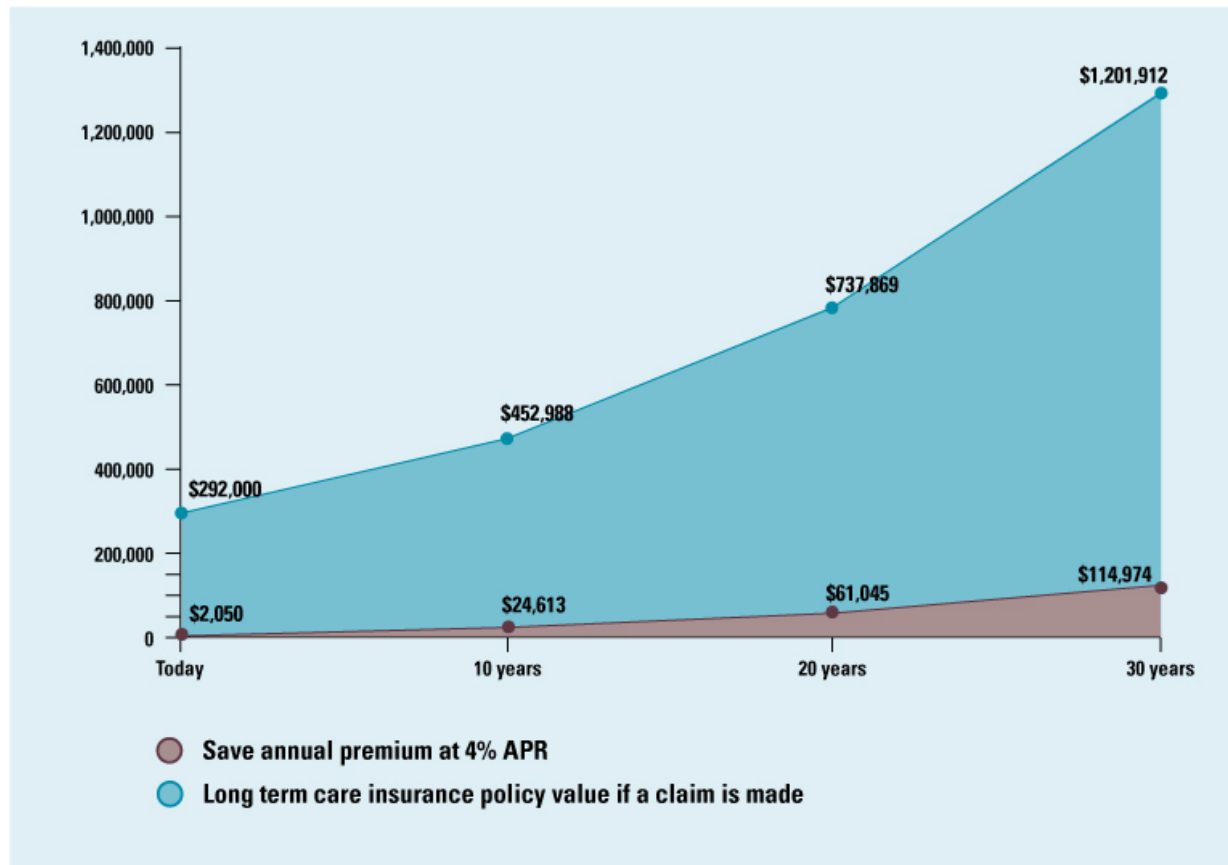
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To qualify:

- You must meet low income and limited asset tests in your state
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Will Savings Pay?



This chart compares saving \$2,486 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,486) with a daily benefit amount of \$200, and compound inflation.

For illustrative purposes only.

How Will You Pay for Care?

<u>Type of Coverage</u>	<u>Home Care</u>	<u>Nursing Home Care</u>
Health Insurance	No	No
Disability Insurance	No	No
Medicare	Yes, on a limited basis	Yes, only for a limited time
Medicaid	Yes, on a limited basis	Yes, after you spend down assets
Long Term Care Insurance	Yes*	Yes
Source: "Medicare & You 2007." U.S. Department of Health and Human Services. 01/07. * Depending on policy purchased		

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential tax advantages
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
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- Ask questions
- Start a family discussion
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- Talk to a MassMutual agent



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LTC50201 – PowerPoint Script Notes

Slide 3:

Long term care is a dual concern for women.

First, women tend to be the ones who provide care to loved ones. As a daughter, a woman may provide care for one or both of her parents, and as a wife, she may need to care for her husband.

Second, because women typically live longer than men, they may outlive a spouse or other family member who may provide care for her if she has a long term care need

Slide 4:

As mentioned earlier, women tend to be the primary caregivers to their loved ones.

Read slide

A study by The Commonwealth Fund found that Caregivers are twice as likely as non-caregivers to have health problems of their own, working caregivers are more likely than non-caregivers to miss work.¹

And according to the April 2007 Women & Long-Term Care Research report by the AARP Public Policy Institute, 44 percent of female caregivers reported high levels of physical strain or emotional stress as a result of caregiving.²

1. A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support, Alice Ho, Sara R. Collins, Ph.D., Karen Davis, Ph.D., and Michelle M. Doty, Ph.D., The Commonwealth Fund, August 2005

2. *Women & Long-Term Care Research Report* Ari N. Houser, AARP Public Policy Institute. April 2007.

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People are living longer than ever before. And, women tend to outlive men.

Read Slide

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You may never need long term care, but if you do the financial consequences could be significant, so it should be discussed.

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In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

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Slide 8:

This testimonial, courtesy of the LIFE Foundation, is a good example of a couple who faced a long term care need together and how it impacted Lynda as a caregiver. As Allen progressively required more care Lynda's ability to continue her profession was compromised. If any of you are familiar with Alzheimer's disease it can require constant attention which can create an emotional as well as a physical burden on the caregiver. With the help of their long term care insurance policy the caregiving burden on his wife was eased, and she was able to remain working and spend more quality time with her husband.

Read Slide

Slide 9:

The cost of long term care, similar to health care in general, continues to rise.

The national average cost for a private room in a nursing home is \$213/day and \$77,745/year and can be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$19/hour. Which means that 8 hours of care per day equals \$152/day and over \$4623/month. And again, these are national average costs that can increase or decrease depending on where you live.

Slide 10:

By now you're probably wondering about how Medicare and Medicaid fit into this discussion.

Medicare pays for skilled or rehabilitative services only. The patient needs to have a 3 day hospital stay and enter the skilled care facility within 30 days of leaving the hospital and it has to be for the same problem they were hospitalized for. The patient must be showing progress toward recovery or Medicare benefits will terminate.

Read Slide.

Slide 11:

The Medicaid program was originally created as a program for the impoverished.

Read Slide.

This is typically not the best option for those who want to maintain their independence and have choice over how and when they receive care.

Slide 12:

An additional possibility some women consider is to self-insure by paying for long term care costs out-of-pocket.

This chart – which is for illustrative purposes only - compares the option of self-insuring, with annual savings at a 4% annual percentage yield (APY), to the total benefit amount that would be part of a Long Term Care Insurance policy. The premium is based on a policy with an annual premium of \$2,486, daily benefit amount of \$200, and compound inflation.

If you were to save \$2,486 every year for 30 years with a 4% APY you would have \$139,427 at the end of that 30 years .

If you purchased a long term care insurance policy the total benefit amount would grow to \$1,201,912 in 30 years, assuming you don't have a long term care need in the meantime.

As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need.

Slide 13:

With such high costs, it begs the question, “How will you pay for care should a long term care need arise?”

Generally these are the main options to consider:

Read slide.

Slide 14:

Long term care insurance helps provide you with the protection and flexibility to live your life the way you choose should a long term care need arise.

Read slide

Slide 15:

Long term care insurance helps provide coverage for you or your loved ones during what can be a difficult time in your lives. If you are the covered person, then long term care insurance can give you more choices, including the option to stay in your own home. Family members can choose to make life changes in order to provide care, or you can rely on professional caregivers to assist with daily activities. It can help relieve family and friends from the burden of providing for your care so they can spend more quality time with you. And, it may help give you peace of mind knowing that you have a strategy in place should a long term care need arise.

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Slide 18:

I encourage you to ask me any questions you may have. And talk to your family. More than likely you or someone you now has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

We'll help your employees get there.



Solutions for
Employers

| insure | invest | retire |



We'll help you get there.™

LTC50401

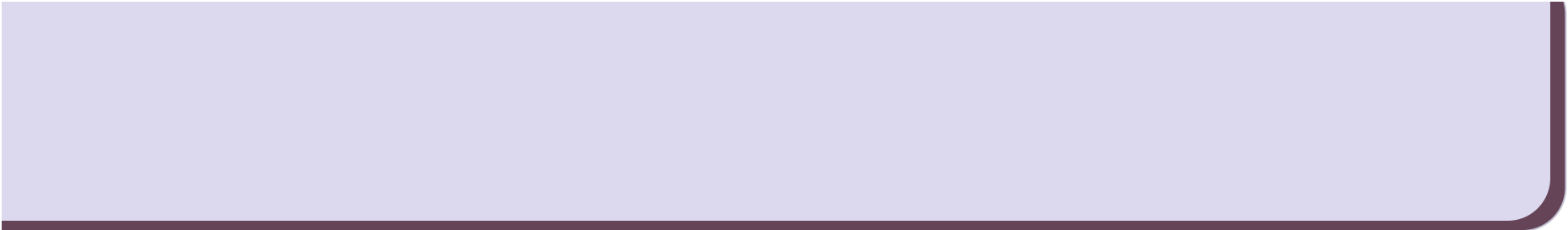
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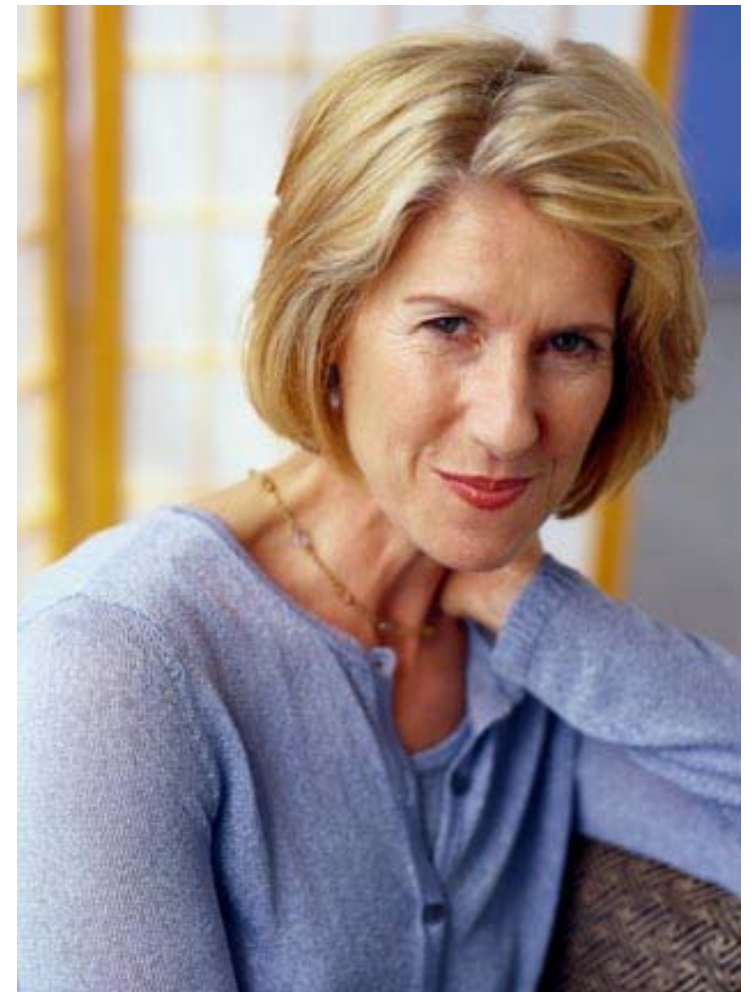
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Will Your Employees Need Long Term Care?

An estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. Economic Report of the President. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.



Why Make Individual Long Term Care Insurance Available

- The total estimated cost to employers for full-time employees with intense caregiving responsibilities is \$17.1 billion*
- The long term care needs of employees or their families combined with the emotional and financial burdens of a caretaker can have a substantial impact on the employee's productivity.

*The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business MetLife Mature Market Institute® National Alliance for Caregiving July 2006.



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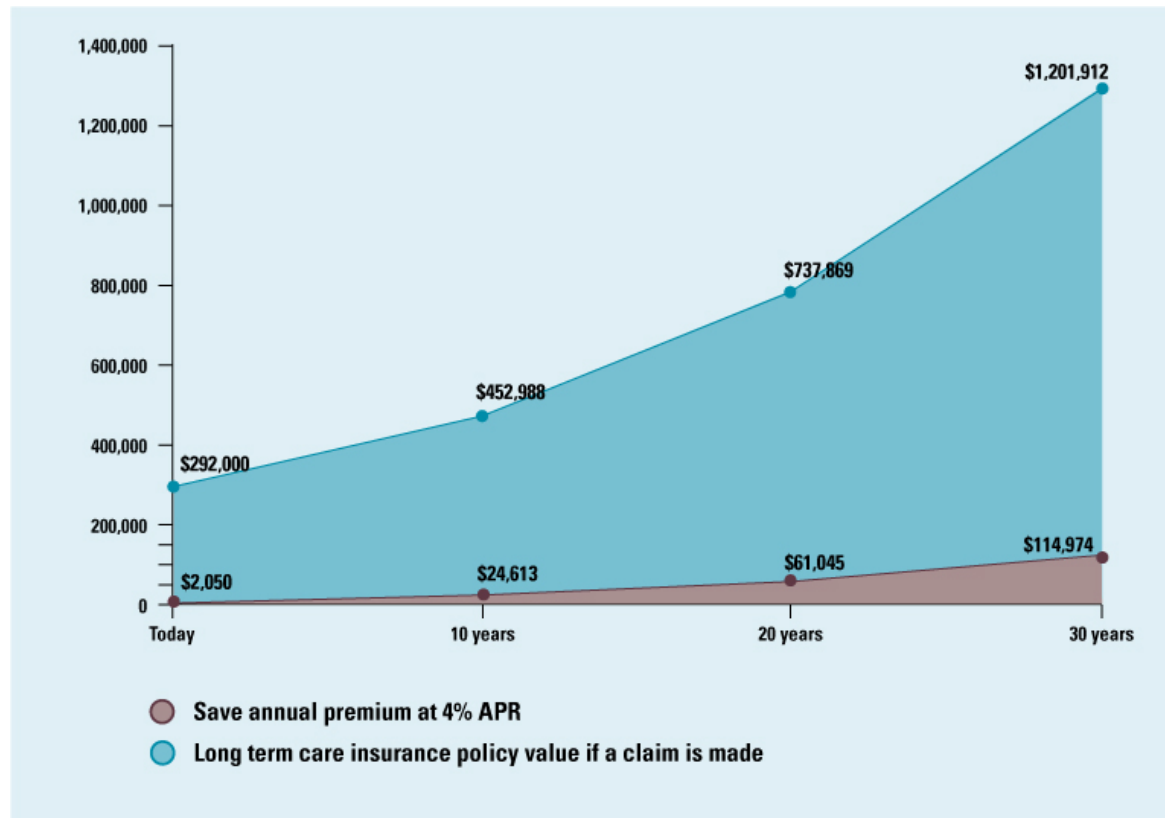
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Advantages for Your Company

- Helps retain current employees
- Helps attract new talent
- Potential tax benefits



Advantages for Your Employees

- Helps protect employee's assets and retirement plan - part of a complete financial strategy
 - Helps provide the dollars for quality long term care, i.e. home health care, assisted living
 - Employee discount extends to family members
 - Helps relieve emotional and financial burden on loved ones as caretakers
 - Coverage is portable
 - Potential tax benefits
- 

Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
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Slide 1:

Thank you everyone for coming today. I'm here to talk to you about individual long term care. It's quickly becoming an important health concern in the United States. And, making long term care insurance available to your employees creates additional value for employers and helps retain employees.

Slide 3:

What is the likelihood of your employees needing long term care? That's the big question we all face as we plan for the future.

Read slide.

A long term care need can affect not only you and your employee, but also your families

Understanding all of this allows for the creation of a strategy to help address a long term care need should it occur.

Slide 4:

There are millions of Americans providing care to family members and many of them are part of the "Sandwich Generation". A 2004 AARP study, Caregiving in the United States, found that an estimated 21% of households provide care for someone over the age of 18. The majority, 79%, provide care to someone over the age of 50 and nearly 60% of those caregivers work full time. And interestingly, nearly 40% of caregivers are men.

A 2006 study by the MetLife Mature Market Institute found that many employed caregivers reported missing work as a result of caregiving responsibilities or coming in late and leaving early.

In fact, The MetLife Caregiving Cost Study estimates the total cost to employers for full time employees with intense caregiving responsibilities is \$17.1 billion.

*The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business MetLife Mature Market Institute® National Alliance for Caregiving July 2006

Read second bullet

Slide 5:

The need for long term care can happen to anyone at any time whether it be you or your employees. Normally the need for long term care results from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could trigger the need for long term care.

Long term care is defined as:

Read slide

Your employees may never need long term care, but if they do the emotional and financial consequences could be significant. Individual long term care insurance can help.

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As a risk management strategy the benefits of a long term care insurance policy may outweigh traditional savings. Purchasing an LTC policy helps provide you with the coverage you need to help protect your assets in the event of a long term care need

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With such high costs, it begs the question, “How will your employees pay for care should a long term care need arise?”

Generally these are the main options to consider:

Read slide.

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Long term care insurance helps provide you and your employees with the protection and flexibility to live life the way as you choose should a long term care need arise.

Read slide

Slide 14:

What should you look for in a financial services company? Integrity. Honesty. Reliability. A company that treats people the right way. A company that does the right thing for its policyholders. A company that you're comfortable doing business with because of its reputation for quality. A company with which you can have a *mutual*, long-term relationship. A mutual insurance company has members who are insureds. For MassMutual, this generally means that if you are an insured under a long term care insurance policy issued by MassMutual, you are a member of the company, and, as a member, are entitled to vote for the company's board of directors. MassMutual's mutual company structure dates back to the company's founding in 1851. MassMutual has no shareholders, so we face no pressures from the market or to enhance stock prices.

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the Company is critical to meeting future obligations. With over \$500 billion in assets under management at the end of 2007 including assets and certain external investment funds managed by our subsidiaries, MassMutual has a long history of claims-paying ability, financial strength and integrity. MassMutual's strength ratings are among the highest of any company in the industry – read bullet

Slide 15:

I encourage you to ask me any questions you may have. Long term care insurance helps provide coverage for you or your employees during what can be a difficult time in your lives

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.

Understanding Long Term Care

We'll help your clients get there.



Solutions for
Your Clients

| insure | invest | retire |

The purpose of this material is the solicitation of insurance.



We'll help you get there.™

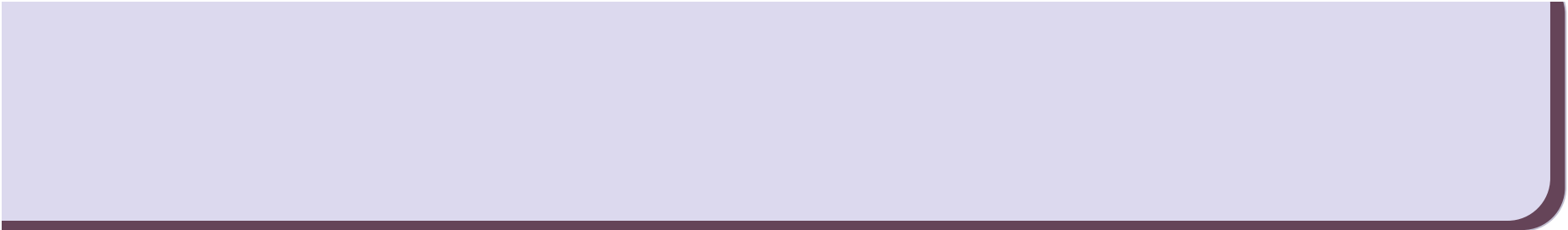
**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance


LTC50501

Securities offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield, MA 01111.

CRN201009-110689



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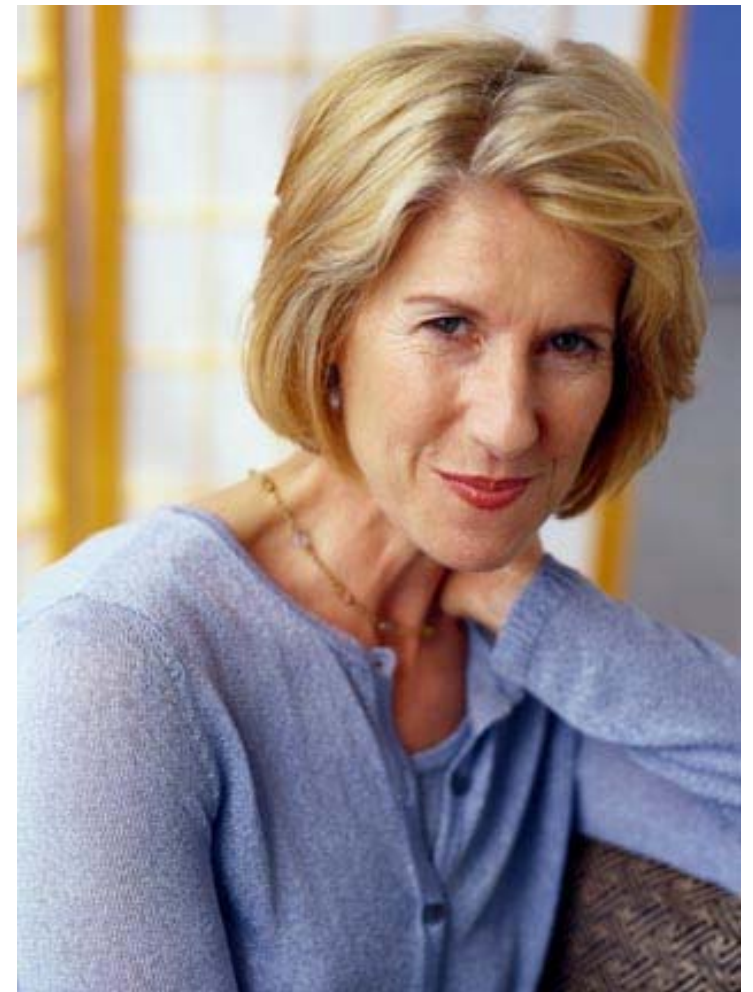
Your Clients Are Living Longer

- Improved health care and medications
- Better nutrition and healthy lifestyles
- Someone aged 65 today is expected to live to an average of 83.7 years of age.¹
- Living a long life may increase the likelihood that your clients will need long term care.

1. "Health, United States, 2006 with Chartbook on Trends in the Health of Americans." U.S. Department of Health and Human Services. September 2006.

What Is Long Term Care?

- A variety of services and support to meet health or personal care needs over an extended period of time, i.e. eating, bathing, toileting, dressing, maintaining continence, or getting in and out of bed.
- The goal is to help maximize your independence and functioning at a time when you are unable to be fully independent.



Where Does Long Term Care Take Place?

Care can take place in a variety of settings:

- Home Care
- Community Based Care
- Adult Day Care Centers
- Assisted Living Facilities
- Nursing Homes



What is the Cost of Long Term Care?

National average annual cost for a private nursing home room:
\$75,190/year
\$6,100+/year
\$206/day
NA/hour

National average annual cost for home health aide (for 8 hours a day):
\$54,720/year
\$4500+/month
\$152/day
\$19/hour

Source: MetLife Mature Market Institute. Market Survey of Nursing Home and Home Care Costs. September 2006.

Will Medicare Pay?

Days of Skilled Care	Medicare pays
Day 1 – 20	Only after a 3 day hospital stay - covers 100% per benefit period
21 – 100	Costs that exceed \$124 a day (Patients covers the first \$124) per benefit period
100+	Nothing (per benefit period)

Source: "Medicare & You 2007." U.S. Department of Health and Human Services. 01/07.

Will Medicaid Pay?

To qualify:

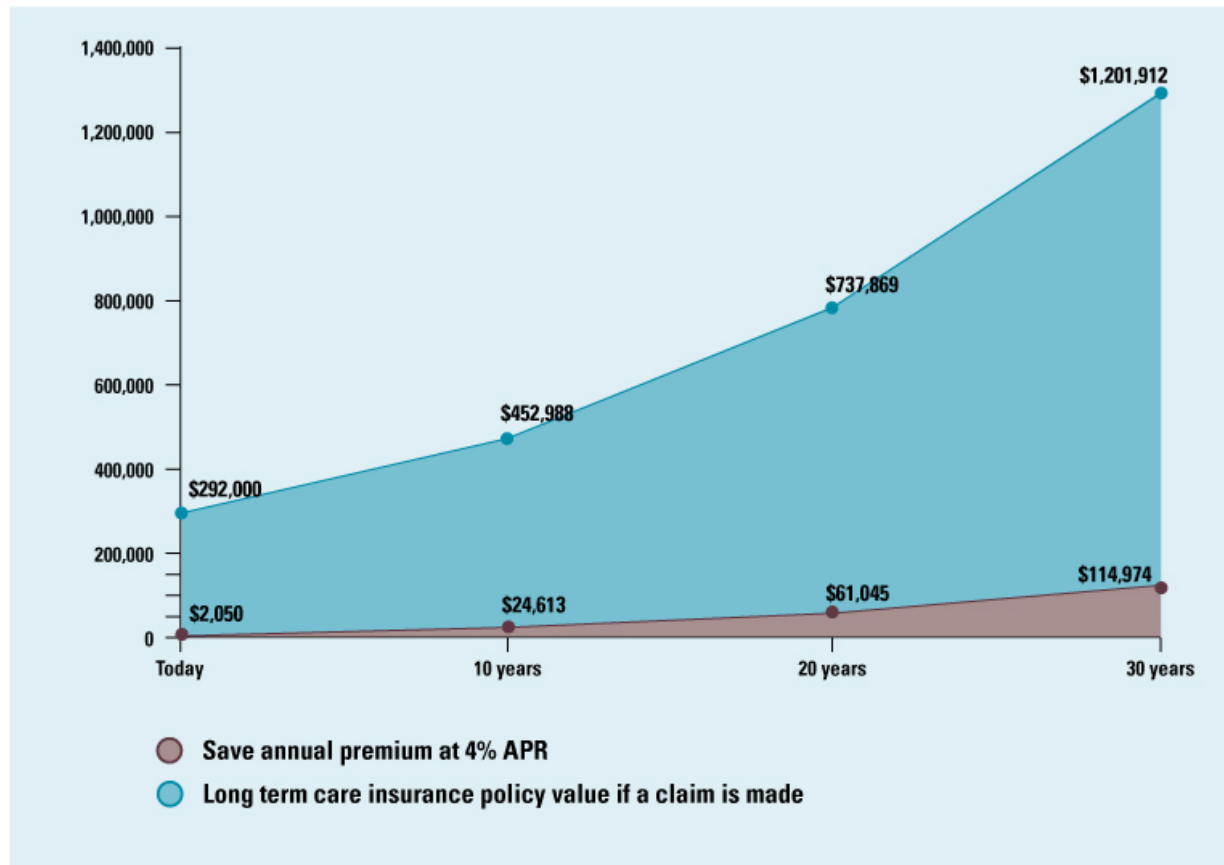
- Must meet low income and limited asset tests in their state
- Nursing home option is limited to a Medicaid licensed facility
- There must be an available Medicaid bed

Note: For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov.

Medicaid guidelines vary by state. Contact your local Medicaid office for details.



Will Savings Pay?



This chart compares saving \$2,486 annually with a 4% annual percentage yield, to that same amount applied annually to the premium of a Long Term Care Policy and the total benefit amount that would result (if no benefits used). The dollar amount in this example represents the premium for a Long Term Care policy (\$2,486) with a daily benefit amount of \$200, and compound inflation. **For illustrative purposes only.**

How Will Your Clients Pay for Care?

<u>Type of Coverage</u>	<u>Home Care</u>	<u>Nursing Home Care</u>
Health Insurance	No	No
Disability Insurance	No	No
Medicare	No	Yes, only for a limited time
Medicaid	No	Yes, after spending down assets
Long Term Care Insurance	Yes*	Yes
Source: "Medicare & You 2006." U.S. Department of Health and Human Services. 01/06. *Depending on type of policy purchased.		

Why Long Term Care Insurance?

- Long term care insurance is one option to help you plan for the high cost of future care
- Can provide coverage for long term care health needs, depending on type of policy purchased, in the home or in a community based setting or an assisted living facility or nursing home



Benefits of Long Term Care Insurance

- Helps relieve emotional burden on loved ones
- Helps provide more independence and control over health care decisions
- May provide peace of mind



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential Tax benefits
- Helps create a secure financial future



Why MassMutual?

- Value of a Mutual Company
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AAA (Exceptionally Strong)
 - Moody's Investors Service Aa1 (Excellent)
 - Standard & Poor's AAA (Extremely Strong)

**Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual), are current as of September 1, 2008 and are subject to change.*

Next Steps...

- Ask questions
- Start a family discussion
- Learn more about MassMutual
- Talk to a MassMutual agent



Policy information

Long term care insurance coverage provided by Policy Form MM500-P et al. or MM-400-P et al. and other state variations thereof and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations, contact your insurance agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

Contact your state senior health insurance assistance program if you have general questions regarding long term care insurance. In New Hampshire, please contact Service Link at 866.634.9412



We'll help you get there.SM

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www.massmutual.com MassMutual Financial Group is a marketing designation (or fleet name)
for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

LTC50501 – PowerPoint Script Notes

Slide 1:

Thank you everyone for coming today. I'm here to talk to you about long term care and how it relates to your clients' financial strategies.

Slide 3:

Read bullets.

In the February 2007 Economic Report of the President, the Council of Economic Advisors stated that an estimated 70 percent of people who reach the age of 65 will need some form of LTC before they die.¹

1. Council of Economic Advisors. *Economic Report of the President*. 94. Washington, DC: U.S. Government Printing Office. 2/17/07.

Slide 4:

Your clients may never need long term care, but if they do the financial consequences could be significant, so it should be discussed.

Read Slide

Slide 5:

Long term care is generally defined by where care takes place, and it can take place in a variety of settings:

Home Care –most people hope to remain independent and stay in their own homes as long as possible.

Community Based Care – these programs offer support services so people can remain in their community. Examples are senior centers, transportation services, meals on wheels programs.

Adult Day Care Centers – these are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – these generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – these are typically for skilled care only, however in many cases they are providing custodial care, and they are licensed by the state and federal governments to provide this type of care

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As a risk management strategy the benefits of a long term care insurance policy may outweigh a straight investment. Purchasing an LTC policy helps provide your clients with the coverage they need to help protect their assets in the event of a long term care need.

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With such high costs, it begs the question, “How will your clients pay for care should a long term care need arise?”

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Long term care insurance helps provide coverage for your clients or their loved ones during what can be a difficult time in their lives. Long term care insurance can give your client more choices, including the option to stay at home. Their family members can choose to make life changes in order to provide their care, or they can rely on professional caregivers to assist with daily activities. It can also help relieve their family and friends from the burden of providing for their care so that they can spend more quality time together. And, it may help give your clients peace of mind knowing that they have a strategy in place should a long term care need arise.

Slide 13:

Your clients may have retirement plans and life insurance for the future and perhaps disability insurance while they work. Long term care insurance can help protect your client's nest eggs by....

Preserving assets- They may have saved their entire lives in order to retire to a comfortable lifestyle for themselves and their family. Long Term Care insurance will help protect those plans and assets should a long term care need arise.

Long term care insurance can also provide tax advantages because benefits are generally non taxable.

Last, a secure financial future includes protecting your assets and your independence in the event of a long-term care need. And as you make your decisions, it's important to understand what long-term care is and how it can protect you.

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I encourage you to ask me any questions you may have. It is more than likely that you, your client or someone they know has experienced a long term care need and can share how that impacted their lives.

If you'd like to learn more about long term care insurance, please let me know and I can talk with you now or follow up with you later and you can also visit our website www.massmutual.com.

Thank you for coming today.